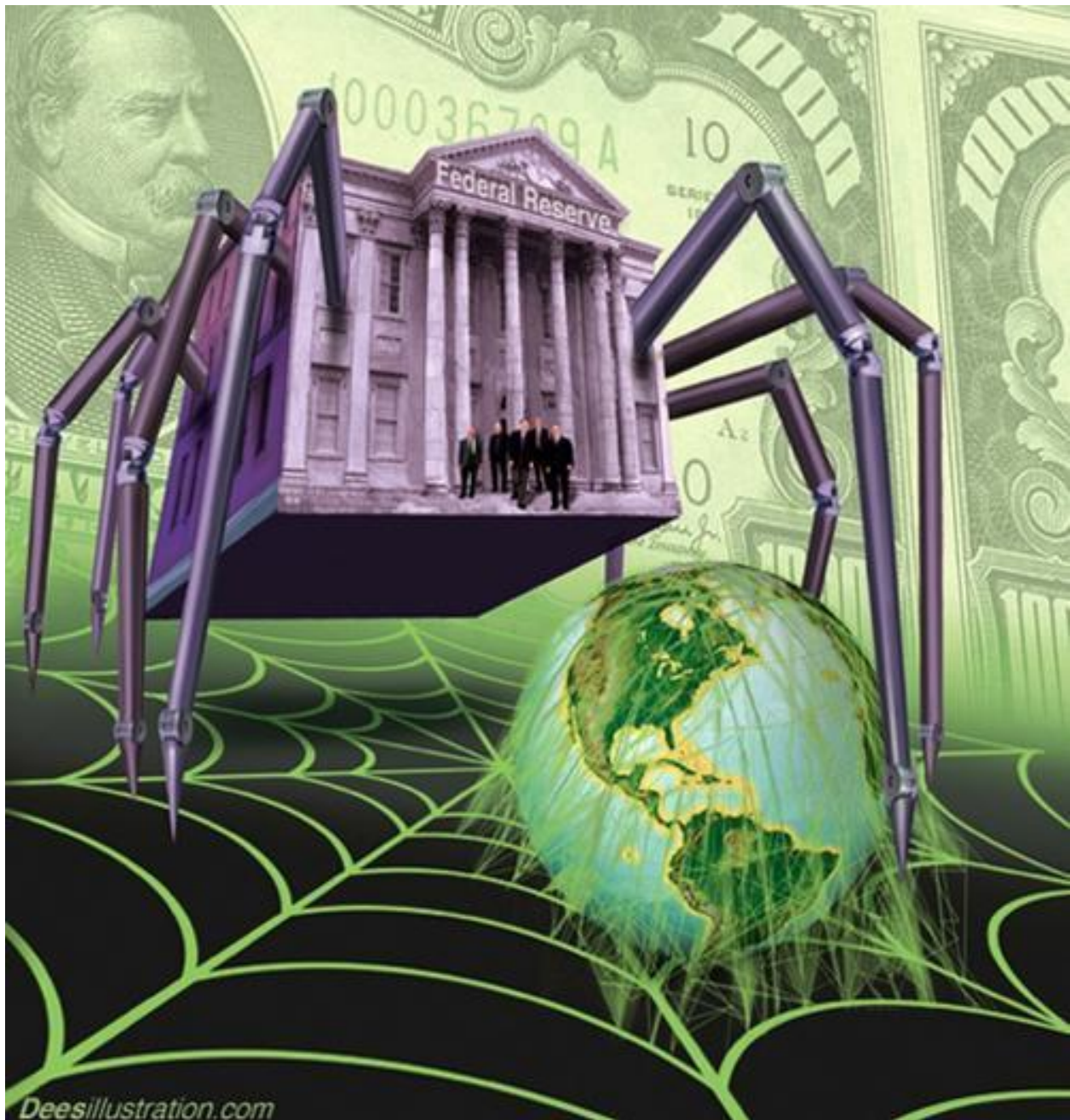


BANKSTERS - GANGSTERS - TRAITORS - the worlds worst SCAMSTERS

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The Reserve Bank of Australia - Australia's Central Bank, established by Commonwealth legislation in 1911. Supposedly Government owned-controlled, but in reality a private Corporation ... one of the subsidiary, Global Network, of Reserve Banks controlled by the Banksters.

Definitions:

Banksters - take our money by deception ... criminals using words.

Gangsters - take our money by intimidation ... criminals in Uniforms using force..

Traitors - politicians and judges ... criminals on the take from Banksters.

Mortgage - a Death Pledge (Mort = Death ... gage = Pledge)

Homeowner - is an artificial person (ALL CAPITALS NAME on the land title deed), who must pay the government land-taxes every year or else the home will be taken away from the man-woman, who think they own the home, in violation of the man-womans fundamental rights of life, liberty and property, because they never owned the property in the first place.

The man-woman has *equitable title* while the government has *legal title*.

Reserve Bank – the control mechanism of the Bankster Scam system ...

The Reserve Bank is Australia's central bank. It was established by Commonwealth legislation in 1911. Its functions, powers and responsibilities are specified in the *Reserve Bank Act 1959*,

Banking Act 1959,

Commonwealth Authorities and Companies Act 1997,

Payment Systems (Regulation) Act 1998,

Payment Systems and Netting Act 1998,

Corporations Act 2001 and

Financial Services Reform Act 2001, and in Regulations made under those Acts.



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INTRODUCTION:

Community Reformation Action Group (CRAG) , announces the empanelling of a "PEOPLES GRAND JURY " , on behalf of the men-women of Australia to investigate allegations that financial institutions are engaged in illegal creation of money.

The Investigation, which is the first of its kind in Australia, and perhaps the World, could involve millions of Australians ... will look at the contracts entered into between the People, and the financial institutions to determine whether there is evidence that they are void or voidable and have no force and effect due to anticipated breach and for non-disclosure of material facts.

ALLEGATIONS:

Amongst the allegations, are ...

That all financial institutions in the business of lending money have engaged in a deliberate scheme to defraud the borrowers by lending non-existent money which is illegally created by the financial institutions out of "thin air."

That creation of money out of nothing is in breach of Sovereign Peoples Human Rights, and therefore void, and all monies loaned under false pretence contravenes the Criminal Code.

That the transactions constitute counterfeiting and money laundering... in that the source of money, if money was indeed advanced by the banks and deposited into the borrowers' accounts, could not be traced, nor could not be explained or accounted for.

At all material times, the banks had no legal standing to lend any money to borrowers because :

1. banks and credit unions did not have the money to lend, and therefore they did not have any capacity to enter into a binding contract;
2. banks did not have any cash reserve, they are not legally permitted to lend their depositor's or member's money without expressed written authorisation from the depositors, and:

3. banks have no tangible assets of their own to lend and all their “assets” are “paper assets” which are mainly in the form of “receivables” created by them out of “thin air,” derived out of loans whereas the monies loaned out were also created out of thin air.

4. Other than bookkeeping and computer entries, that no money or substance of any value was loaned by the banks to the "Borrowers".

In all of the loan transactions entered into between the "Borrowers" and the banks, the financial institutions did not bring any equity to any of the transaction... all the equities were provided by the borrowers.

That the loan transactions are fraudulent because no value was ever imparted by the banks to the "Borrowers"; the banks did not risk anything, nor lose anything and never would have lost anything under any circumstances and therefore no lien has been perfected according to law and equity against the "Borrowers".

The foreclosure proceedings which comes as a result of the "Borrower" defaulting on such fraudulent loans were carried out in bad faith by the defendant banks and credit unions, and as such, these foreclosures were in every respect unlawful acts of conversion and unlawful seizure of property without due process of law which always results in the unjust enrichment of the banks.

The banks utilise fraudulent practices whereby they deceive customers into believing that they are actually receiving “credit” or money when in fact no actual money is being loaned to their customers... a practice whereby there is realistically no money other than ledger or computer entries being loaned to the "Borrowers".

Rather than real money being received by the "Borrowers", “electronic” or “digitally created money”, created out of nothing, at no cost to the financial institutions are entered as “loans” into their customers’ accounts.

The borrowers are then required to pay criminal interest rates for the money they never received.

The banks effectively turn consumers into virtual debt slaves, forcing them to pay for something they never received, and then seizing their properties if they can no longer pay the banks with real money.

The People contend that there is no law in Australia that could remotely suggest that the defendant financial institutions have the legal right to create money out of nothing ... “only God has the power to create anything out of nothing.”

Following the Investigations, a Class Action Indictment will follow against wrongdoers, to recover money and property that was lost by way of confiscation through illegal “debt” collection and foreclosure, and for the return of the equities which rightfully belongs to the People of Australia, now being held by the defendant financial institutions as constructive trustees without colour of right.

Such a class action suit, the first and the biggest of its kind in Australia, would intend to give the justice system the opportunity to prove to the People of Australia, as to who is really in control ... or whether the judges and courts will continue to allow themselves to be used by the banks as a tool in their unlawful and fraudulent banking practices which always ends in the enslavement of the People and confiscation of the People’s properties.

BACKGROUND HISTORY to the Banksters Scam ... originating in .
Sumeria BC 5,000-BC 1,500 ... 21 secret frauds;

- #1 All interest on a loan of money is a swindle.
- #2 Collateral that is worth more than the loan, is the bankster's greatest asset.
- #3 Loans rely on the honesty of the borrower but not the honesty of the lender.
- #4 Loans of silver repaid with goods and not with silver, forfeit the collateral.
- #5 **The debtor is the slave of the lender.**
- #6 High morals impede profits, so debauching the Virtuous pulls them below the depravity of the moneylender who thereby masters them to his will.
- #7 Monopoly gives wealth and power but monopoly of money gives the greatest wealth and power.
- #8 Large crime families are more successful than lone criminals or gangs; international crime families are the most successful of all.
- #9 Only the most ruthless and greedy moneylenders survive; only the most corrupt banksters triumph.
- #10 Time benefits the bankster and betrays the borrower.
- #11 Dispossessing the People brings wealth to the dispossessor, yielding the greatest profit for the banksters when the people are impoverished.
- #12 All private individuals who control the public's money supply are swindling traitors to both people and country.
- #13 All banking is a criminal enterprise; all bankers are international criminals, so secrecy is essential.
- #14 Anyone who is allowed to lend-at-interest eventually owns the entire world.
- #15 Loans to friends are power; loans to enemies are weapons.
- #16 Labor is the source of wealth; control the source and you control the wealth, raise up labor and you can pull down kings.
- #17 Kings are required to legitimize a swindle but once the fraud is legalized, those very kings must be sacrificed.
- #18 When the source of goods is distant from the customers, profits are increased both by import and export.
- #19 Prestige is a glittering robe for ennobling treason and blinding fools; the more it is used, the more it profits he who dresses in it.

#20 Champion the Minority in order to dispossess the Majority of their wealth and power, then swindle the Minority out of that wealth and power.

#21 Control the choke points and master the body; strangle the choke points and kill the body.

Summary of the Bankster-smoke- mirrors mortgage scam ;

1. When we sign an application for a loan (called a "financial accommodation "), the Banksters don't go to the vault and remove printed legal tender money ... they just turn on their CONputer, and create counterfeit money from air, by simply typing in say \$100,000 ... thereby monetising our signature into a dual faceted "Promissory-Mortgage Note" ... IMPORTANT, as ours is the only signature, it is not a legal contract .

2. They give it an "account number", tagged with the dollar amount ... enter it in their "direct deposit account" ledger as an Asset, and also as a Liability ... this is evidence that they have accepted our promissory note as money ... they then transfer our own money into our cheque account, pretending that they are loaning us their money.

They conceal the substance of the transaction ... the bookkeeping entries, where they record the promissory note as a loan from us to the bank. ... this is proof that we are the lender and the bank is the borrower ... IMPORTANT they use smoke and mirrors to deceive us, into thinking that the opposite occurred ... a breach of contract.

3. Their CONputer bookkeeping entries prove that when the bank deposited our promissory note into our cheque account, they created counterfeit bank credit money ... the bank did not loan their own, or depositors money ... they loaned counterfeit money.

IMPORTANT this verifies that no "consideration" under contract exists.

4. They term us the "borrower", charging us "interest", which over a 25 year period we pay them four times the original amount.

IMPORTANT in reality we are the Lender and they are the Borrower, for they couldn't create the "Money" without our signature.

5. They then extract the Promissory aspect from the Mortgage Note and create a "monetised derivative", a financial instrument , a "Bond" ... based on the projected future interest income stream it is sold in to a Stock Exchange listed Hedge Fund where it is given an ID called a CUSIP number ... they then receive \$100,000 in legal tender money

IMPORTANT the Cusip Number allocated to the instrument is our evidence ... for by depositing our mortgage on Wall Street they must Register it as a Security ... if it went unregistered they would violate codes with the Security Exchange Commission which could cause the Bank to lose their Charter and their ability to do business.

6. Even though they have sold the "Promissory" Note aspect of the "Mortgage" they retain our "Title Deeds" fraudulently pretending that they can take possession of our home ... IMPORTANT having "double dipped", they have suffered no injury, thus they have no lawful claim against our home.

7. IMPORTANT the Mortgage Note rights transfer with the Bond, thus the original bank cannot prove any continuing interest in our home ... No mortgage note = no debt ie we have 100% equity in our home.

8. So far the Banksters have made \$400,000 from our signature ie \$100,000 from selling our Mortgage, and \$300,000 from repayment of principal and interest over 25 years.

BUT THATS ONLY THE TIP OF THE ICEBERG;

9. Under "Fractional Reserve Bank" rules, they are allowed to call our "Mortgage" an Asset - on which they can lend 10 times the amount we loaned them from our signature.

IMPORTANT :

All Reserve Banks in the world are indirectly owned by the Bankster cartel..

10. They thus leverage our sample \$100,000 mortgage into a larger fiction \$1 million... at say 7% pa, their interest income is really 70% pa ($7\% \times 10 = 70\%pa$)

CONCLUSION: For every \$100,000 Mortgage the Banksters profit by \$1.4 million ... they simply CONputer create \$100,000 counterfeit money ... then leverage it into \$1.4 million of legal tender money ... the result is INFLATION and we pay for three homes..

BANK MORTGAGE BUSINESS IS AN UNCONSCIONABLE SCAM

THE PROCESS STEP BY STEP

Borrower Signs the Bank's Loan Contract and Mortgage

Borrower's Signature transforms the Loan Contract into a Financial Instrument worth the Value of the agreed Loan Amount

Bank Fails to Disclose to Borrower that the Borrower Created an Asset Loan Contract (Financial Instrument) Asset Deposited with the Bank by Borrower Financial Instrument remains property of Borrower since the Borrower created it

Bank Fails to Disclose the Bank's Liability to the Borrower for the Value of the Asset

Bank Fails to Give Borrower a Receipt for Deposit of the Borrower's Asset New Money Credit is Created on the Bank Books credited against the Borrower's Financial Instrument

Bank Fails to Disclose to the Borrower that the Borrower's Signature Created New Money that is claimed by the Bank as a Loan to the Borrower

Loan Amount Credited to an Account for Borrower's Use

Bank Deceives Borrower by Calling Credit a "Loan" when it is an Exchange for the Deposited Asset

Bank Deceives Public at large by calling this process Mortgage Lending, Loan and similar

Bank Deceives Borrower by Charging Interest and Fees when there is no value provided to the Borrower by the Bank

Bank Provides None of own Money so the Bank has No Consideration in the transaction and so **no True Contract exists**

Bank Deceives Borrower that the Borrower's self-created Credit is a "Loan" from the Bank, thus there is No Full Disclosure so no True Contract exists

Borrower is the True Creditor in the Transaction. Borrower Created the Money.
Bank provided no value.

Bank Deceives Borrower that Borrower is Debtor not Creditor

Bank Hides its Liability by off balance-sheet accounting and only shows its Debtor ledger in order to Deceive the Borrower and the Court

Bank Demands Borrower's payments without Just Cause... **Deception-Theft-Fraud**

Bank Sells Borrower's Financial Instrument to a third party for profit
Sale of the Financial Instrument confirms it has intrinsic value as an Asset yet that value is not credited to the Borrower as Creator and Depositor of the Instrument

Bank Hides truth from the Borrower, not admitting Theft, nor sharing proceeds of the sale of the Borrower's Financial Instrument with the Borrower

The Borrower's Financial Instrument is Converted into a Security through a Trust or similar arrangement in order to defeat restrictions on transactions of Loan Contracts

The Security including the Loan Contract is sold to investors, despite the fact that such **Securitization is Illegal**

Bank is not the Holder in Due Course of the Loan Contract ...only the Holder in Due Course can claim on the Loan Contract

Bank Deceives the Borrower that the Bank is Holder in Due Course of the Loan Contract

Bank makes Fraudulent Charges to Borrower for Loan payments which the Bank has no lawful right to, since it is not the Holder in Due Course of the Loan Contract
Bank advanced none of own money to Borrower but only monetized Borrower's signature

Bank Interest is Usurious based on there being No Money Provided to the Borrower by the Bank so that any interest charged at all would be Usurious ...Thus
BANK "LOAN" TRANSACTIONS ARE UNCONSCIONABLE!

Bank Has No True Need for a Mortgage over the Borrower's Property, since the Bank has No Consideration, No Risk and No Need for Security

Bank Exploits Borrower by demanding a Redundant and Unjust Mortgage

Bank Deceives Borrower that the Mortgage is needed as Security
 Mortgage Contract is a second Financial Instrument Created by the Borrower
 Deposit of the Mortgage Contract **is not credited to the Borrower**

Bank Sells the Borrower's Mortgage Contract for profit without disclosure or share of proceeds to Borrower
 Sale of the Mortgage Contract confirms it has intrinsic value as an Asset yet that value is not credited to the Borrower as Creator and Depositor of the Mortgage Contract

Bank Extorts Unjust Payments from the Borrower under Duress with threat of Foreclosure

Bank Steals Borrower's Wealth by intimidating Borrower to make Unjust Loan Payments

Bank Harasses Borrower if Borrower fails to make payments, threatening Legal Recourse

Bank Enlists Lawyers willing to **Deceive Borrower** and Court and **Exploit Borrower**

Bank Deceives Court that Bank is Holder in Due Course of Loan Contract and Mortgage

Bank's Lawyers Deceive and Exploit Court to **Defraud Borrower**

Bank Steals Borrower's Mortgaged Property with Legal Impunity

Bank Holds Borrower Liable for any outstanding balance of original Loan plus costs

Bank Profits from Loan Contract and Mortgage by Sale of the Loan Contract, Sale of the Mortgage, Principal and Interest Charges, Fees Charged, Increase of its Lending Capacity due to Borrower's Mortgaged Asset and by Acquisition of Borrower's Mortgaged Property in Foreclosure.

Bank retains the amount of increase to the Money Supply Created by the Borrower's Signature once the Loan Account has been closed.

Borrower is Damaged by the Bank's Loan Contract and Mortgage by Theft of his Financial Instrument Asset, Theft of his Mortgage Asset, Being Deceived into the unjust Status of a Debt Slave, Paying Lifetime Wealth to the Bank, Paying Unjust Fees and Charges, Living in Fear of Foreclosure, and ultimately having his Family Home Stolen by the Bank.

BANK MORTGAGE BUSINESS IS UNCONSCIONABLE

QUESTIONS and ANSWERS

Q: What is the basis of your Peoples Grand Jury action against the banks, and why do you say that the banks are engaged in fraudulent and illegal practice?

A: Our statement of claim explains the lot, but essentially, when you go to the bank to borrow money, they don't really lend you any money (or not the kind of money that we can see, feel and touch such as gold or legal tender bank notes).

Not only do you not receive any money, but the "money" or "credit" that you receive actually comes from you ... from the promissory note or commercial instrument which you yourself "validate" by signing the document.

The bank takes this instrument which you just created (your own money) from you and the bank deposits this money into your account.

They then make a ledger or computer entry into your account and claim they loaned you the money.

This is illegal because there is no law that empowers these corporations to create money out of nothing. Only God can create something out of nothing.

In the above example, the money "loaned" to you by the bank actually came from you.

The bank provided no equity in the transaction; the bank never risked anything, nor lost anything and never would have lost anything.

The bank was only supposed to keep your money (the promissory note) as collateral, in case you default.

But what they do not tell you is that they took your promissory note or commercial instrument and converted it for their own use by on selling it . They unlawfully enriched themselves, and this is illegal.

Q Why do you say the money or credit comes from me?

A: Because that is the truth - the money, or the bank note that we have in circulation today is nothing but a promissory note ... it is not real money, it is fiat money ... a piece of "legal tender" paper ... that says the government owes us the money, because after they took the gold out of circulation, there is really no money left ... therefore there is nothing to pay our debts with!

All we have is the government's promise to pay - worthless IOUs that are not backed with anything other than the government's coercive force, which dictates to us that we have to accept this form of "legal tender fiat money" or we get nothing for our labour.

The banks have no "credit", the credit comes from us. This credit is backed by our labour, our ability to repay whatever we may borrow.

But the banks, the lawyers, the accountants, and the debt collectors do not tell us that.

The banks lie to us each time we borrow money because they really do not lend us any money ... whatever "money" they lend to us is ours to begin with as it did not come from their vaults ... it was created as electronic or digital money.

Q: Where does the bank get the money to lend to their borrowers?

A: They use God's money ... money they create out of nothing, out of "air," ... they have created an unlimited "money tree" ... made possible by gullible and trusting people who are led to believe that they are lending us their own money ... or money deposited by their clients in their cheque or savings account.

The banks really do not have any money or assets to lend.
Banking regulation does not permit the banks to lend their depositors' money.

Money is created each time a borrower signs a promissory note which is then deposited into their account as "cash."

This cash value is then used by the bank to increase their book asset by the amount that is equivalent to the loan.

It is not as though the bank had this money sitting in their vault waiting for someone to come along and borrow that money.

The fact is, prior to the loan agreement, when we come to the bank to borrow money, the money did not exist. Therefore the money had to come from somewhere.

In the old days, when banking used to be honest and honourable, only those who have money can engage in the business of lending money. That was when the banking business used to operate just like any other business.

If the bank did not have the money, they have to get the money from the central bank or another bank, rent the money at wholesale (low interest) and then lend the money at retail (higher interest) to the borrower.

They couldn't create unlimited amounts of money like they do now. It is true, banks were allowed to issue debt certificates, or notes, but these are really not intended to be circulated as money.

In recent times, banks are no longer required to have money in order to lend money.

You might say: "duh?" ... Yes it's true, it's called the fractional reserve banking system.

This is because there is really no such thing as money. So when you want to borrow money, you just go to one of these banks who does not have any money to lend, and they'll create money on their CONputer, right in front of you, just like magic.

Just sign a promissory note or loan application form and voila!

With one quick CONputer entry, you now have money sitting in your account!

Or the bankster issues a cheque payable to you, even though these cheques are not backed by any currency or legal tender money.

WARNING: Don't do this at home, do not write cheques without sufficient funds or you will be arrested and charged for the crime of false pretence under the Criminal Code.

Only the banksters are permitted (not by law) to write cheques with absolutely no funds and yet get away with it and then charge interest on these counterfeit, non-existent monies at criminal interest rates.

Banks can only legally do two things - take deposits and make loans.

Their corporate charter or power is very limited. Nowhere in the Bank Act or the Constitution does it say that banks can lawfully or legally create money out of nothing and then lend us this counterfeit, non-existent money and charge us interest for it.

Only the Parliament can legally create money.

Q. How does the bank really create money?

A: Simple - they just write a cheque, or they make a book or Computer entry. The banks don't even have to have any money of their own, one bank writes a cheque, the other banks have to accept it - according to the Payments Association clearing rules.

This acceptance by the other banks (although they are all realistically one bank) protects the issuing bank from criminal prosecution for false pretence, an indictable crime punishable for up to 5 years.

If no one complains, there is no crime. This is how our legal system works.

To understand more regarding this subject from the bank's standpoint, please read Modern Money Mechanics published by the Federal Reserve Bank of Chicago ... a free internet download.

Q. Who is the Borrower, and who is the Lender ?

A. Everyone agrees the borrower should repay the lender. The problem is that most people are confused as to who funded the loan.

The key question is simple: Should the borrower repay the one who funded the loan?

If the bank says yes ... your loan is paid off, as you are the lender.

If the bank says no ... then you do not need to repay the loan, as the law says if there is not mutual understanding in the agreement, then there is no agreement.

Q. Are home Mortgages valid Contracts ?

A. The Common Law criteria for the creation of a contract are that ALL 10 elements are essential for a valid Contract;

1. Offer - you ask for a loan of Money
 2. Acceptance - the bank accepts, your offer becomes a promissory note to pay
 3. Consideration - bank does not lend you real money - they counterfeit money
 4. Intention to Enter Legal Relations - the banks use Deception thus unlawful.
 5. Legality of Purpose - it is unlawful for banks to create money from the Air
 6. Capacity to Contract - the Banks give you wrong information
 7. Genuine Consent - the banks make you the borrower when you are the lender
 8. Certainty of Terms - Banks variable interest rates are uncertain
 9. Possibility of Performance - Banks cannot lend their shareholders funds
 10. Enforceable by Law - Banks have used Deception, and Fraud so unenforceable
- Bank Mortgages are thus in breach of most of them.

Q. Are variable interest rates a breach of contract ?

A. Yes because "*variable interest rates render a contract void for uncertainty*" ... all loan contracts with variable interest rates are fraud, ie: not having been created in the first place ... "***a deed or charter not in being is not valid***" (legal maxim) ... where there is fraud there is no valid contract.

Q. What is a Cognovit note ?

A. Banksters hide in your mortgage conditions a Cognovit promissory note, whereby you sign away all your rights ... eg if you default they can automatically take your home ... it is an Unconscionable Confessed Judgment ... making the alleged contract unlawful.

BEFORE BANKSTERS (the Plaintiff) CAN STEAL YOUR (the Defendant) HOME THEY HAVE TO PROVE THEIR CLAIM IN AN AFFIDAVIT (Sworn by a Natural person); the AFFIDAVIT should encompass the following;

1. The Plaintiff is required to VALIDATE the alleged Debt - Prove
 - i.that the Plaintiff is a Creditor
 - ii.that the Plaintiff has suffered an injury
 - iii.that there is probable cause ie the 8 elements of a contract.
2. The Plaintiff is required to VERIFY the alleged Claim -
3. The Plaintiff is required to Prove they had MONEY to lend and therefore had the capacity to enter into, and/or perform under, a binding contract.
- 4 The Plaintiff is required to Prove that they provided "Valuable Consideration", a key ingredient of the 8 elements of a Contract.
5. The Plaintiff is required to Prove that the Plaintiff had any cash-money reserve; the Plaintiff is not legally permitted to lend their depositor's or member's cash-money without expressed written authorisation from their depositors and therefore the Plaintiff has not proven the capacity to enter into, or perform under, a binding contract.
6. The Plaintiff is required to prove that the Plaintiff had tangible assets of their own to lend, thereby having the capacity to enter into, or perform under, a binding contract;
7. The Plaintiff is required to prove that their "assets" are not mostly "paper assets", "receivables", thereby proving the capacity to enter into, or perform under, a binding contract;
8. The Plaintiff is required to prove that they do not conjure "moneys" out of "thin air ", from the signatures of "loan applicants".
9. The Plaintiff is required to prove that they do not create "new" artificial "moneys - debt", which they rename "Principal"; which they then put into the "loan applicants-borrowers " account as a "Loan" at "Interest" .

10. The Plaintiff is required to prove that the Plaintiff had, other than bookkeeping and computer entries, "Money" or "Substance" of any value to loan, thereby proving the capacity to enter into, or perform under, a binding contract;

11. The Plaintiff is to produce evidence by way of Justice of the Peace certified copies of the Plaintiffs signed letter/s of Demand; signed Statement/s of Claim ; signed Affidavit/s; and all documents showing their calculations of alleged "financial accommodation", "advanced moneys", "Interest" .

12. The Plaintiff is to produce the legal definitions, for "default notices" "default" "defaulted" "principal" "money" "moneys" financial accommodation" "interest" , quoting the source Law dictionary, used by them.

13. The Plaintiff is required to provide copies of ALL Valuations .

14. The Plaintiff is required to provide copies of ALL documents, and records, whether electronic, or in any other media, or form.

15 The Plaintiff is to explain how they "create credit"-"provide financial accommodation", "valuable consideration" in the light of comment by Ex Senator Helen Coonan that " banks do not borrow money from the Reserve bank for the creation of credit"

16 The Plaintiff to produce the document-evidence which was used to give full and complete disclosure of the eight essential elements of the alleged contract.

17 The Plaintiff to produce evidence that any money or currency changed hands or was deposited in the defendants account.

18 The Plaintiff to produce evidence that the "loan document" is NOT a Promissory Note, being a instrument used to create the alleged "valuable consideration"

19 The Plaintiff to produce all documents, records relating to the "Securization" of the mortgage #....., and of its journey, final destination, and present value within the Financial System

20. The Plaintiff is required to prove that the Defendants JOHN DOE, AND JANE DOE, are living beings, and not Corporate entities, artificial persons; and are the same beings as the natural Man; John Doe, and the natural Woman Jane Doe.

EXAMPLE [NOT]ICE TO SENIOR LEGAL COUNSEL XXX BANK
SAMPLE [NOT]ICE

Your letter of, to Received by

DEAR SIR or MADAM,

As you are senior legal counsel for the XXX BANK LTD (hereafter 'XXX') you would be aware of all or most that follows in this [NOT]ICE, you would not be able to claim ignorance of the content.

Be advised that this [NOT]ICE should not be construed to be our refusal to pay any lawful 'money,' lawfully 'loaned' by 'XXX' to us.

You are advised of the following facts:

- A. Since the signing of the alleged 'loan' document, we have been made aware of information as advised in this [NOT]ICE.
- B. We were not given full and complete disclosure as would be required under the 8 essential elements of Contracts, one of which is full and complete disclosure.
- C. The alleged 'loan' document is actually a 'Promissory Note', which is the instrument that *created* the 'credit' or 'money/currency' that 'XXX' allegedly 'loaned' us.
- D. We have not been presented with any material fact or evidence that any 'money' or 'currency' being the subject of your and 'XXX' demands, changed hands or was deposited in my/our account, nor do I believe any exists.
- E. No bank is allowed to use other depositors alleged funds to loan anyone or any business or entity.
- F. One time Senator Helen Coonan has stated in part, in writing that, quote – *"banks do not borrow money from the Reserve Bank for **creation of credit**"* One time Australian treasurer, Peter Costello, has stated in writing, words to the effect that '... banks loan other depositors funds ...'.
- G. Either then Senator Helen Coonan, or then treasurer Peter Costello must be lying.

- H. Your employee offered in letters written on the ... and ... of ...
- I. to answer questions, she did not say she would only answer “Dorothy Dixers”. To date she has refused to answer any of our reasonable questions. I consider that she made false promises and, or blatantly lied..
- J. You use the word “*facility*” approximately 5 times and the word “*arrangements*” approximately 4 times. The Macquarie International English Dictionary defines ***facility*** in part, as quote - **1. SOMETHING WITH PARTICULAR FUNCTION something designed or created to provide a service or fulfil a need.**
- K. You only mention the word *loan* once.
- L. You refer to “Mr Browns name” and the names “Phillip & Flossie Brown” near the top of the letter all written in Title Case, not in UPPER CASE as – ‘MR BROWNS NAME’ or ‘PHILLIP & FLOSSIE BROWN’.

Be advised that I am not requesting legal advice, simply asking questions, the answers to which would only be within your means of knowledge, or the bank CEO or Group Managing Directors means of knowledge.

Be further advised that I am not refusing to pay any lawful ‘money’, which I allegedly may have been advanced or loaned by ‘xxx’ and not created from computer strokes.

As you wish to get involved, then I bring the following to your attention:

I note some details from the **Reserve Bank** web site as follows -

NOTES ON ISSUE

Data updated to 2007/08

Notes on Issue				
Notes on Issue				
(end June 2008 - latest published)				
Notes on Issue	Value		Number	
	\$m	%	Millions	%
Total notes	42,064		930.2	
\$5	614	1.5	122.8	13.2
\$10	917	2.2	91.7	9.9
\$20	2,732	6.5	136.6	14.7
\$50	20,111	47.8	402.2	43.2
\$100	17,690	42.1	176.9	19.0

Please note the preceding and following charts are copied and pasted from the Reserve Bank web site.

COIN ON ISSUE

Data updated to 2007/08

Coin on Issue				
Coin on Issue				
(end June 2008 - latest published)				
Coin on Issue	Value		Number	
	\$m	%	Millions	%
Total Coin (incl. 1c and 2c)	2,835.8		12,530.5	
5c	185.9	6.6	3,717.5	29.7
10c	188.0	6.6	1,880.2	15.0
20c	271.5	9.6	1,357.3	10.8
50c	370.9	13.1	741.8	5.9
\$1	645.3	22.8	645.3	5.2
\$2	1,113.5	39.3	556.7	4.4

- If my reading of the above charts and my arithmetic is correct, the total notes and coins on issue seem to be \$44,899.8 Million dollars [\$44.8998 Billion] worth. If this is not correct Mr, Mrs or Ms ?????????, please advise me as matter of urgency.
- The section titled 'Credit and Charge Card Statistics' appears to indicate a total of \$44,646 Million [\$44.646 Billion!?] owed on credit cards alone which is about the same as notes and coin on issue!
- The Reserve Bank website <http://www.rba.gov.au/Statistics/> indicates the Australian people and business are in hock to banks / financial institutions to the tune of approximately **\$1.6699 Trillion**. The same site shows in January 2009, lending to persons, fixed loans were \$45.5 Billion, with 'Revolving Loans' of \$58.8 Billion.

Be further advised of the following:

(a) I am aware of a document from a Commonwealth government MP which states that banks loan out other **depositors funds**.

(b) I cannot in good faith breach section 115 of Clause 9 of the Act to Constitute the Commonwealth of Australia 1900 (UK).without consequences, I urge you to become familiar with this section of said act.

(c) The **Currency Act 1965** in sections 9, 11, 16 and 22 detail interesting aspects of our currency which you would or should be very familiar with. As you would be very familiar with this Act, I will not copy and paste the sections; I simply make the statement below.

You would obviously be aware that the **Currency Act 1965 governs the States in conjunction with section 115** [the Commonwealth Constitution] **as in point (C)** makes no mention of other than coin, there is no mention of notes, no 'fractional reserve' lending, no computer strokes or entries and no transaction greater than AU\$20 can be lawfully carried out in this State and all agreements must conform to the fundamental law of the land, to give them full faith and credit by all people.

(d) You may be aware of Justice Kirby's statements in his judgement in the High Court of Australia case of - **Stephen Arthur Leask v The Commonwealth of Australia [1996] HCA 29 (5 November 1996)**, but they have a large bearing on your demands and we strongly advise you to read it.

We require your truthful answers to the following questions:

1. With reference to 'xxx' bank employees unsigned letters, 2009 kindly advise why they would not be in breach of section 85T(a) of the *Crimes Act 1914*?
2. Do you accept an unsigned cheque as payment of alleged debts?
3. Pursuant to the Reserve Bank details above, can you supply further and better particulars pursuant to the difference between a bank loan and Bank Credit in terms of 'money' of substance in conformity with the above section (d) [assuming that means notes and coin] to either Phillip James Brown or the juristic PERSON – 'PHILLIP JAMES BROWN.'

4. As \$44.8998 Billion notes and coin in circulation is only approximately 2.688% of \$1.6699 Trillion of total Credit/loans, why do you not demand the ENTITY - 'PHILLIP JAMES BROWN' or Phillip James Brown, only repays 2.688% of any alleged 'loan', that is approximately \$27,595?
5. What section of which valid legislation do you rely upon, that 'money' as notes is legal tender, or that strokes on a computer keyboard is 'legal tender'?
6. Do you claim some employee or agent of 'xxx' deposited actual 'money' [coins] into a bank account of the entity you refer to as PHILLIP JAMES BROWN or the alleged account of Organic Herbs Pty. Ltd.?
7. If you state that money of legal tender [coins] was deposited, on what day, month and time, did this occur and what entity or which man or woman made the deposit?
8. If the answer to 6 above is yes, did such 'money' come from other 'xxx' Bank depositor's accounts?
9. If the answer to 6 above, is no, did 'xxx' Bank lend or credit its 'money', that is, notes and coin, not 'created money' as stated by one time senator Helen Coonan?
10. If depositors "money" was loaned to the entity 'PHILLIP JAMES BROWN' or deposited in the alleged account of was this authorised by all applicable depositors and did such depositor's accounts show a corresponding decrease in their applicable bank statements following the 'loan'?
11. By what means lawfully and in good faith can a man, woman or 'PERSON' pay 'money' and 'interest' or extinguish any alleged debt, when neither the 'principal nor the interest 'money' is in circulation at the time of the monthly statement and notes and coin in circulation is only approximately 2.688% of total loans, credit card etc?
12. Has 'xxx' Bank and or all of its employees given full and frank disclosure in all its dealings with the alleged account holder at all times?

13. Referring to "... lender risk ...", please explain in detail what 'xxx' Bank risked in this alleged matter and what it stands to lose in the form of 'money' or 'currency'?
14. Pursuant to sections 9, 11, 16 and 22 of the **Currency Act 1965** explain in sufficient detail why we would not be in breach of those sections in the complying with your demand to reduce the alleged debts, all of which of course are well over the \$20 limit?
15. Is any alleged loan or alleged account holder document signed by us and, or Flossie Brown, the instrument/s that 'created' the "money" being the subject of the demand by you and 'xxx' Bank?
16. Was the 'money' created by 'xxx' Bank as was stated some time ago in a letter from Senator Helen Coonan Quote: "*The Reserve Bank does not loan money to banks for the creation of credit*" [**Emphasis** added].

Take NOTICE that I also require the following information:

- (i) **Validation of the debt** (the actual accounting);
- (ii) **Verification of your claim** against me (a sworn affidavit or a hand signed invoice in accordance with The *Bills of Exchange Act 1909*);
- (iii) JP certified true and correct copies of both sides of all pages of the original alleged **contract / Promissory Note**, signed by a responsible 'xxx' Bank employee and either the juristic PERSON - 'PHILLIP JAMES BROWN', 'FLOSSIE BROWN' or the living man– Phillip Jmes Brown and/or living woman - Flossie Brown. Ensure biro/wet ink signatures of both the ENTITY - or the living man – Phillip James Brown, the living woman Flossie Brown **and** a responsible bank employee, are visible on the document.
- (iv) The full name, address and contact phone numbers and email of the **Holder in due course** of the original Promissory Note and/or the original Loan Instrument. From Bouviers Law Dictionary – "**HOLDER**. *The holder of a bill of exchange is the person who is legally in the possession of it, either by endorsement or delivery, or both, and entitled to receive payment either from the drawee or acceptor, and is considered as an assignee. 4 Dall. 53. And one who endorses a promissory note for collection, as an agent, will be considered the holder for the purpose of transmitting notices. 2 Hall, R. 112; 6 How. U. S. 248; 20 John.372. Vide Bill of Exchange.*"

QUOTES:

*"Banks lend by **creating credit**. (ledger-entry credit, monetized debt) They **create the means of payment out of nothing**." -- Ralph G. Hawtrey, Secretary of the British Treasury in his "Trade Depression and the Way Out."*

*"Neither paper currency nor deposits have value as commodities, intrinsically, a 'dollar' bill is just a piece of paper. **Deposits are merely book entries**." -- Modern Money Mechanics Workbook, Federal Reserve Bank of Chicago, 1975.*

*"But, if you wish to remain the slaves of the Bankers and pay the cost of your own slavery, let them continue to **create deposits**." Sir Josiah Stamp (Chairman of the Bank of England in the 1920's, and then the second richest man in Britain).*

*"It is a fact that bank deposits are used as money, which provides the basis for the statement that '**Bank loans create deposits**.' The creation takes place when the value of the **loan is credited to the customer's account**, or, if a different practice is followed, when one customer's overdraft becomes another customer's deposit." From Chamber's Encyclopaedia (1950, Vol. 2, page 99) under the heading of "Banking and Credit."*

*"The **banks create and destroy money**. Bank credit is money. It's the money we do most of our business with, not with that currency which we usually think of as money." From Governor Eccles, one time head of the Federal Reserve Bank Board of the United States. Given in evidence before a Congressional Committee.*

*"When a **bank lends**, it **creates credit**. Against the advance, which it enters amongst its assets, there is a deposit entered in its liabilities. (This is 'double-entry' book-keeping.) But other lenders have not this mystical power of **creating the means of payment out of nothing**. What they lend must be money that they have acquired through their economic activities." From his book, "The Art of Central Banking", by Mr R. G. Hawtrey, previously Assistant Under-Secretary to the British Treasury.*

**Re: FIRST NATIONAL BANK OF MONTGOMERY v JEROME DALY
IN THE JUSTICE COURT; STATE OF MINNESOTA; COUNTY OF SCOTT; TOWNSHIP
OF CREDIT RIVER**

JUSTICE MARTIN V. MAHONEY

First National Bank of Montgomery, Plaintiff Vs Jerome Daly, Defendant

JUDGEMENT AND DECREE (in part)

At 12:15 on December 7, 1968 the Jury returned a unanimous verdict for the Defendant.

- 1. That the Plaintiff is not entitled to recover the possession of Lot 19, Fairview Beach, Scott County, Minnesota according to the Plat thereof on file in the Register of Deeds office.*
- 2. That because of **failure of a lawful consideration** the Note and Mortgage dated May 8, 1964 are null and void.*
- 3. That the Sheriff's sale of the above described premises held on June 26, 1967 is null and void, of no effect.*
- 4. That the Plaintiff has no right title or interest in said premises or lien thereon as is described.*

MEMORANDUM (in part)

*"A **lawful consideration must exist** and be tendered to support the Note. See *Ansheuser-Busch Brewing Company v Emma Mason*, 44 Minn. 46 N.W. 558." Justice Martin V. Mahoney was **murdered** 6 months after he entered the Credit River Decision on the books of the Court, why the case was never legally overturned, nor can it be." The above may be seen on the link http://educationcenter2000.com/legal/credit_river_decision.htm*

Kindly ensure your authorities truthful statements are in a sworn STATUTORY DECLARATION or an AFFIDAVIT signed under their full commercial liability as well as the covering letter.

Take further NOTICE: that should you not provide all answers and documents required above, by **close of business** on Friday the 21st of August it shall be accepted that you and 'ANZ' Bank are in default of any and all terms, agreements and contracts and Phillip James Brown is not the surety or guarantor for your juristic legally created PERSON – PHILLIP JAMES BROWN, nor do we owe anything to ANZ Bank.

Should you be of the opinion that you do not have to truthfully answer all the above questions and not be in default and admission of the statements as in the preceding paragraph, we require specific sections of legislation to validate your opinion, which of course everyone is entitled to.

We look forward to your truthful response to all questions above, to be in our possession by close of business on Friday the

We do not consent to any threats from you or any employee of 'xxx' Bank until all our questions have been given due consideration and have been answered to our satisfaction.

Take further NOTICE that should you fail to answer all questions to our satisfaction and provide all documents required, we shall accept your tacit agreement of the following:

- (a) That the debt did not exist in the first place;
- (b) Any alleged contract was void ab-initio; or
- (c)** It has already been paid in full; and
- (d) That any damages I suffer, you may be held culpable;
- (e) That any negative remarks made to a credit reference agency will be removed;
- (f) You will no longer pursue this matter any further.

I also require you to provide Justice of the Peace or Notary Public certified true and correct copies of any and all credit cards the subject of your demands, in the name of 'Phillip M Brown'.

Should this matter proceed to any court, the above and much more will be required to be produced by you and 'XXX' bank executives during the discovery process.

Sincerely, :John-James: Doe All rights reserved No assured value, No liability.

SAMPLE LETTER 2 [Here is an example letter to send to the CEO of the banks:](#)

I am writing to you because I would like to resolve the dispute I have with xxx Bank who claim that I owe a debt related to the above account number.

I trust that in writing to the CEO, I am communicating with an honest person who is reasonable and fair and who takes responsibility for the conduct of WESTPAC.

Several years after the above account was opened, I subsequently learned **this fact:** that whenever a bank lends money there is an increase in the total amount of money available.

This fact is on the record but is not commonly known. One example of this fact being on the record was a statement by the former Reserve Bank governor, Dr H.C.Coombs (see the attachment or view it online at <http://notes.nt.gov.au>).

This fact is directly relevant to this XXX account under my name and fundamentally changed my understanding of the account.

This fact was not disclosed by XXX which represents itself as lending existing money acquired competitively.

When XXX expands the money supply to lend, it in effect borrows from the total economic community at little or no cost to XXX.

I guess members of the community would be angry to learn that XXX is borrowing from the community at little or no cost and then charging interest and fees to lend this money back to individuals of the community.

I am a member of this community from whom XXX borrows from *every time* it expands the money supply to lend.

As a member of this community I do not consent to this activity of XXX which is causing financial damage to myself *every time* it occurs. Given the quantity and frequency of this activity this is a significant amount.

If this activity is not common knowledge and is done without the consent of individuals then XXX is stealing from the community every time it expands the money supply to lend.

As I am a member of this community, XXX would therefore be stealing from me. And you are the responsible person.

I guess XXX employees should feel uneasy to learn they are part of a continuing theft on unsuspecting members of the community which includes themselves, their families and friends.

Subsequently I have lost my trust in the bank and in the nature of the account. Being unsure of the full nature and origin of the purported debt, I demanded XXX provide evidence.

XXX repeatedly failed to substantiate its claim that a debt is owed by myself or that a valid contract between us existed. I am still demanding XXX provide these particulars:

- 1) Full disclosure as to the nature and origin of the account; and
- 2) Certified copies of the specific documents that bind WESTPAC and myself into contract; and
- 3) The full name and position of the authorised person within WESTPAC who authorised this purported contract; and
- 4) An assurance from the CEO that the nature and origin of this account is honest and fair.

Any further demands for payment of this account, in the absence of substantiating evidence, will be regarded as fraudulent and vexatious harassment caused by XXX.

All communications must be made in writing and are *not to be made by phone*.

If XXX does not provide these particulars or cannot prove that the nature of this account is honest and fair, then I never had any obligations related to this account and so XXX is required to:

- 1) Delete all default listings associated with this account with any agencies; and
- 2) Delete all my personal information; and
- 3) Cease and desist all actions against me and notify any debt collectors to also cease and desist; and
- 4) Return the gross amount of all payments previously made by me.

I accept the possibility that I may have erred in understanding this matter.

So if I have a wrong understanding as to the nature and origin of this account please provide the above particulars and prove that the nature of this account is honest and fair and then I will agree to apologise and pay the total amount of any lawful obligations I have related to this account.

Sincerely,
John Doe
All rights reserved

BANKSTERS AND THE COURTS IN QUEENSLAND

(similar in all Australian States)

UNLAWFUL CONSTITUTION:

Queensland, like all States, was created out of the former colonies by s.106 of The Commonwealth of Australia Constitution Act ... the States are “subject to this constitution” and this implies also the legal principles embedded in the Federal Constitution .

The Queensland Constitution of 1876 was unconstitutionally amended by the Constitution Amendment Act 1921, with the PURPORTED abolition of the Upper House in dubious circumstances, following a referendum in which Queensland electors voted against abolition. A legislative council, packed with nominees of the government, nonetheless voted itself out of existence

All amendments since then have been ULTRA VIREUS (Invalid) ie there never has been any valid amendments to the Queensland State Constitution, nor have any Laws been validly enacted since 1922 because the purported abolishment of the Upper House didn't overcome the fact that all laws first must be passed by the Upper House, before they can receive ROYAL ASSENT.

The QUEENSLAND STATE GOVERNMENT " is Unlawfully Constituted, for the above reason, and more so for the reasons summarised below;

(a). The "QUEENSLAND STATE GOVERNMENT" took Power by deception, a silent political coup d'etat ... via the Invalid, Corrupted 2001 Constitution

(b).Constitutional history was retrospectively rewritten to gut the Historic, Genuine 1876 "State of Queensland", which historically was operated by a Government **FOR** Queensland, within the Commonwealth of Australia.

(c).Fraudulently superimposed over the historic shell of the 1876 Constitution was the 2001 Constitution, with a Corporation "STATE OF QUEENSLAND"

ABN75818456675 -USSEC 0001244818 , which operates the GOVERNMENT **OF** QUEENSLAND

(d) The parchment for Bill No. 80 of 2001 to consolidate particular laws relating to the Constitution of the State of Queensland, and for other purposes, has not been signed by the then Governor Peter Arnison, it was been signed by a person unknown ... nor has the signature been designated underneath by the Title "Governor" ... nor affixed with the "Seal of the Governor".



UNLAWFUL COURTS:

The QUEENSLAND STATE GOVERNMENT " Courts are UNLAWFUL ... since 2001 there is no longer separation of powers and common law, they are an instrument of Government ... the evidence is

- i. All Courts have been instructed not to use the device which embosses on a label "The Seal of the Supreme Court of Queensland"... to put it in locked storage, and to use an Unlawful Stamp on all Court documents.
- ii. All Courts have removed the photo of Queen Elizabeth and her Royal Coat of Arms, and replaced them with the Coat of Arms of the QUEENSLAND TREASURY CORPORATION ABN15736217171 USEC 0000852555 (Schedule 4)
- iii. Judges and Magistrates refuse to produce their "Instrument of Office", or their "Oath of Office, or their Oath of Allegiance".

The Unlawful "QUEENSLAND STATE GOVERNMENT " will not provide a Lawful Common Law De Jure Court with 12 Jurors ... under the Unlawful 2001 Constitution, in Queensland, there are only Unlawful Corporate Tribunals, ie Courts De Facto, dealing in Statute Law (Admiralty law of the sea).

DETAILS OF HOW CORRUPT PEOPLE MASQUARADING AS THE "QUEENSLAND STATE GOVERNMENT " TOOK POWER BY DECEPTION, A SILENT POLITICAL COUP D'ETAT VIA INVALID 2001 CONSTITUTION

On 29th January 1999, a Queensland politician, tabled a document in the Queensland Parliament ... that document sat for 12 months (sine die) and because not one elected parliamentarian questioned the proposal, it became legal.

It moved the Governor of the State of Queensland, the Representative of the Crown in Queensland into the *Constitution Act 1867* as a parliamentary secretary and a public official.

The Governor now conducts the daily business of the corporation of the State and with the use of the Public Seal of the State, seals all documents signed by the Crown.

This fractured the separation of powers and common law in the State of Queensland and also removed Queensland as a State of the Commonwealth of Australia and out of the *Commonwealth of Australia Constitution Act* without a referendum of the sovereign people to remove the entrenched provisions as described in the *Constitution Act 1867*, section

At the time the Governor signed into law the new Queensland Constitution he created a situation where ;

1. It was done without a referendum of the people
2. The entrenched provisions were removed.
3. The Legislative Assembly have only one vote and the Premier/President has the vote of veto on anything.
4. The Supreme and District Courts, Judges of those Courts and the Police Force no longer operate under the Judicial Code of the Australian Constitution but under regulations of the QUEENSLAND STATE GOVERNMENT.

5. The public officials of "the State" - are no longer public servants of the Crown but public servants of "the State", having their powers delegated to them from the Minister of the State and have policing powers.

6. Removed the Separation of Powers from Queensland .

7. QUEENSLAND STATE GOVERNMENT no longer recognises either the High Court of Australia or the Federal Court.

8 Moved the state of Queensland past the Queensland 1867 and effectively rendered Queensland an independent and sovereign state within the Federation of Australia.

9. Removed Common Law from Queensland

The common law has been removed from the *Supreme Court Act 1995*, which now follows the Uniform Civil Procedure Rules. QUEENSLAND STATE GOVERNMENT now enacts civil and statute law only.

Civil law and statute law have a very different requirement for the committing of any offence, whether an indictable offence, a summary offence, a simple offence or an absolute offence such as a traffic offence where a guilty mind is not required to commit that offence.

Under the civil law system, which is now subject to the Uniform Civil Procedures Rules of the *Supreme Court Act 1991*(Qld), every person is guilty until they prove their innocence.²⁸

The jurisdiction of the Supreme Court of Queensland is now found in the *Constitution of Queensland 2001*, Part 5 - Powers of the State.

The Judges of the Supreme and District Courts of Queensland must protect the 'assets' of the QUEENSLAND STATE GOVERNMENT and find only in favour of the State.

10. Queensland is now the Brigalow Corporation and all citizens are chattels under that corporation, administered by QUEENSLAND STATE GOVERNMENT

All ownership rights have been assimilated into the Corporation including bank accounts, land ownership and more.

The citizens, including the Aboriginal population, hold only statutory title.

Brigalow Corporation (of the State of Queensland) originated in the old Queensland Crowns Lands Act and came about through the Queensland Government borrowing from the Federal Government funds to develop what was termed the "Brigalow Belt" (about 4 million acres) out from Rockhampton during the 1960's.

The old Crowns Lands Act (Queensland) has now been converted to the "Land Act 1994 (Qld)" and this is where you can find the "Brigalow Corporation" today. .

In essence the government of Queensland has moved all the Cowns Land AND all Crown Land that was sold (fee simple) into the Brigalow Corporation through the Land Act, Land Title Act, Property Law Act, etc, etc, etc.

This was achieved through a series of Constitutional changes that were "Reprinted" into and out of the 1867 Constitution commencing in 1996 with "Reprint no 1" and ending with the introduction of the 2001 Queensland Constitution Act (whole new constitution) all without a referendum of any sort.

Once the necessary changes to the "Engine" have been made then amending or moving all subordinate laws is very simple, just reprint them starting with the Acts Interpretation Act 1954 (Qld).

The "Brigalow Corporation" is **not Listed as a "Public" company** on the Stock Exchange, it is an "Exempt Public Authority" which is found by definition at *s9 and 5A of the Corporations Act 2001 (Commonwealth)* (in right of the crown), except there is no "Crown" in Queensland, just "the State".

The term "The State" or as written in most the modern Queensland statutes, "This Act binds **the state**" is reminiscent of Stalin's Russia, and Mao's China, where everything was the property of "The State".

The Brigalow corporation of Queensland, when it was formed, had no assets, it had to acquire assets if they wished to borrow.

Under the *Queensland Government (Land Holding) Amendment Act 1992*, they immediately took all the Crown land and estates in fee simple registered under the *Property Law Act 1974* as equity for the corporation without compensation to the registered owners of the property whether they live in Queensland or anywhere else and converted that property for their own use, contrary to Chapter 7 of the *Criminal Code Act 1995*(C'wth) - The proper administration of Government.

All laws in Queensland are being frantically reprinted with the necessary changes to reflect Queenslands new status, and to remove all previous knowledge.

The various government departments have been destroying old documentation carrying the Crown Seal, including title deeds. Documents now carry the Brigalow Corp Seal.

The sovereign people of the Commonwealth of Australia have never been required at a referendum by virtue of section 128 of the *Constitution of the Commonwealth of Australia* to vote to allow "the State" of Queensland" to fracture the Commonwealth and become an independent sovereign state.

These issues regarding our land ownership rights and the situation in Queensland have been placed before the High Court of Australia.

QUEENSLAND STATE GOVERNMENT can totally ignore the High Court because QUEENSLAND STATE GOVERNMENT does not know them under their new Constitution –which could destroy the High Court's ability to be obeyed in any court of Australia.

If the High Court does not rule for the people, then the Justices are giving government free licence to arbitrarily inflict more and more severe regulations and acts upon the people, in every State, as well as effectively destroying the Constitution this court was established to protect.

Therefore if the legislature removes the "Inheritance" or can not guarantee the inheritance of a "title of inheritance" that once existed, but by virtue of a statute has been removed and IN DOING SO also imposes a penalty (for destroying ones inheritance and therefore private property) therein lies an "ABSOLUTE TAKING".

The "Penalty" and criminal prosecution means that you have destroyed "their property not yours, therefore the inheritance has transferred to the Government and the "Public".

On Thursday 3rd October 2007, several Queensland court cases went through the High Court of Australia and the Judges presiding made rulings over residential and rural land that effectively removes all land ownership from the people of Queensland, and puts that land ownership squarely into the hands of the State Government.

The ruling that 'fee simple' and the 'common law' are now no longer recognised in Queensland, was upheld by the High Court of Australia, meaning that Queenslanders are no longer are part of the Commonwealth, and that they no longer have ownership or say in their land, and that Queensland is a separate entity that can make its own laws.

Why did the High Court make this ruling?

Under "Peace, Order and Good Government", State and Federal Government can make laws that cannot be called illegal.

To question them, they must be taken to court.

However, the judicial system can only recognise a properly constructed case.

A judge cannot tell you where you have gone wrong, or offer you advice in the middle of a case.

They are also hindered or helped by existing laws, acts, regulations and such.

Many believe we have no justice left in this country, in fact, justice is blind. She can only answer what she is asked to answer. If we don't ask the right questions, we get the wrong answer.

We believe we are now asking the right questions. There can be only 2 responses from the High Court.

1. We lose, in which case, they will be clearly telling every Australian that Common Law, the Australian Constitution, Fee Simple land ownership are gone.

2. We win, in which case all government levels in Australia have been removing our rights fraudulently.

Think clearly about what a loss will mean. Remember the legal battles I listed.

The Human Rights and Equal Opportunity Commission Act 1986 – states in **Schedule 2—International Covenant on Civil and Political Rights PART I Article 1** All peoples may, for their own ends, freely dispose of their natural wealth and resources without prejudice to any obligations arising out of international economic co operation, based upon the principle of mutual benefit, and international law. In no case may a people be deprived of its own means of subsistence.

Clearly this civil law that all tiers of government in this country are arbitrarily forcing on the Sovereign People is prepared to not only ignore our Constitution but International Human Rights as well.

Yet, the High Court has stated in [Mabo and Others Vs The State of Queensland \(No 2\) 1992 HCA 23; \(1992\) 15 CLR 1 F.C. 92/014 \(3 June 1992\)](#)

“The common law of Australia has been substantially in the hands of this Court. Here rests the ultimate responsibility of declaring the law of the nation.” “in discharging its duty to declare the common law of Australia, this Court is not free to adopt rules that accord with contemporary notions of justice and human rights if their adoption would fracture the skeleton of principle which gives the body of our law its shape and internal consistency”. RW writes with reference to a letter of 5th April 2007 in QCL titled *“Time to Wind Back Qld’s Land Laws”*.

In short what is needed is not really a review of current land laws in Queensland but action to uphold the rights in law of real property and certain Constitutional rights that have operated in the Westminster system of Government at least since 1215.

In this system ordinary Government power is the delegated power of the Crown transferred and limited via the Australian Constitution Act to the State and Federal Governments; Her Majesty Queen Elizabeth II is Head of State and owner of all Land by radical title.

When Queen Victoria granted self government to Queensland in 1867 she ordered that all "Waste Land" (Crown Land) be sold in "Fee Simple" to her subjects and after Federation in 1901, when sovereign Colonies ceased to exist, the now new State of Queensland only had Crown delegated power to regulate and govern subject to the Australian Constitution.

Fee Simple is what we commonly call Freehold and is the only Common Law tenure recognised by the "skeleton" of Land Law and at Common Law.

The tenurial rights of ownership in Fee Simple are recognised world wide and are defined as... "It confers, and since the beginning of legal history it always has conferred, the lawful right to exercise over, upon, and in respect to, the land, every act of ownership which can enter into the imagination, including the right to commit unlimited waste; and, for all practical purposes of ownership, it differs from the absolute dominion of a chattel, in nothing except the physical indestructibility of its subject." (HCA 34; (1923) 33 CLR 1 (9 August 1923).

Once land is alienated (sold) from the Crown to a subject by a Deed of Grant (title) it then becomes "Real Property"; it is then the "Private Property" of the owner of the Deed whoever that person or entity may be.

There is strict law in the Constitution regarding Private Property. There is power to regulate but it is limited and... "if there is such serious interruption with the common and necessary use as to practically destroy its value, it would be a taking"... (Quick and Garran (1901) page 642). "Taking" is a legal term for acquiring, acquisition.

And, when a government.... "appropriates private property, it is under an implied obligation to make just compensation therefore; and, upon failure to do so, the owner may sue upon such obligation; although there may have been no formal act looking towards such compensation." (Quick and Garran (1901) page 642)

Action required by us:

The Prime Minister has to use the power of the national government to bring the Australian banks to account for their unlawful and immoral crimes.

Put them through bankruptcy reorganisation, cancel their 16 Trillion unpayable derivative obligations, and re-impose the national regulations that John Howard, Bob Hawke, and Paul Keating should never have scrapped in the first place.

However this national response, is anathema to neo-liberal globalisation ideology.

The only national response the Traitor PM is willing to undertake, is to commit the nations financial resources to bailing out and propping up the puppet Masters ... the globalised banking cartel.

While the puppet Prime Minister continues on this path, it is perpetuating the criminal financial regime ushered in by previous puppet-traitors ... Howard, Hawke and Keating, and condemning Australia to economic ruin.

The alternative to the Labor-Liberal-Greens globalist response to the global financial crisis, is to scrap globalisation, put the Australian financial system into bankruptcy reorganisation, cancel the \$16 Trillion derivatives bubble, and set fixed currency exchange rates, capital controls, and establish Australia's own national banks, for re-investment in basic economic infrastructure and productive industries.

National governments will only be free to act on this perspective, if the power held over them by the private banking system is broken.

Hence, the call for a new Commission to investigate the corruption and criminality of the Australian financial system ... so the rorting system can be cleaned up..

Knowledge is Power ... It's time we knew the alarming facts. Lets test ourselves
Do you know that no bank lends money deposited with it?

Do you know that when a bank lends money it CREATES it out of nothing?

Do you know that bank loans are merely pen and ink entries in the debit credit columns of a bank's ledger? They have no other existence.

Do you know that practically all the money in the community comes into circulation as a debt to the banks?

Do you know that money loaned by a Government bank is just as much a debt to the people as if it were loaned from a private bank?

Do you know that “fixed deposits” are a screen to hide the creation of credit?

Did it ever occur to you that the banks enjoy this unique facility of creating credit and putting the nation progressively into debt-bondage because they create FINANCIAL credit against the REAL credit created by the people?

Do you realise that every time a Government borrows money for a public work, the people are debited with the liability (in perpetuity), but are never credited with the value of the asset?

Do you know that every repayment of a bank loan cancels the amount of the loan out of existence?

Do you know that Treasury Notes are Government I.O.U.'s — national pawn tickets for pledging the assets of the country to the banks for the loan of OUR OWN financial credit?

Do you know that banks purchase bank sites, build premises, and acquire assets at no real cost whatever to themselves ... by the simple process of honouring their own cheques?

The respective Australian governments, both state and federal, (not the people) have run up public debts over the years to near breaking point, and debiting those debts to us, the people, BUT WE, THE PEOPLE HAVE NEVER EVER BEEN CREDITED WITH THE ASSETS, THEREBY DEFRAUDING THE AUSTRALIAN PEOPLE OF OUR BIRTHRIGHT, AND DISPOSSESSING US OF OUR LEGITIMATE ASSETS, ie, THE COMMON WEALTH OF THE LAND KNOWN AS THE COMMONWEALTH OF AUSTRALIA.

The policies of every federal government, irrespective of which party is in power, and most state governments over the last fifty (50) years have been nothing more or less than thinly veiled, incrementally introduced, warmed-up Marxism, under the appearance of, and masquerading as a constitutional monarchy.

THE “CROWN” in Chancery ... the serpents nest

Banksters Gangsters Traitors ie corrupt Judges-Lawyers, Politicians, use “smoke and mirrors” to commit “legal” theft :

The Governmental and Judicial systems within Australia, at both Federal and State levels, is owned by the “Crown,” which is a private foreign power.

Before jumping to conclusions about the Queen of England or the Royal Families of Britain owning Australia, this is a different “Crown” and is fully exposed and explained below.

We are specifically referencing the established Templar Church, known for centuries by the world as the “Crown.”

From this point on, we will also refer to the Crown as the Crown Temple or Crown Templar, all three being synonymous.

The Temple Church was built by the Knights Templar in two parts ...

The Round Church was consecrated in 1185 and modelled after the circular Church of the Holy Sepulchre in Jerusalem. The Chancel was built in 1240.

The Temple Church serves both the Inner and Middle Temples, and is located between Fleet Street and Victoria Embankment at the Thames River. Its grounds also house the Crown Offices at Crown Office Row.

This Temple “Church” is outside any Canonical jurisdiction. The Master of the Temple is appointed and takes his place by sealed (non-public) patent, without induction or institution.

All licensed Bar Attorneys – Attorners, in the world owe their allegiance, and give their solemn oath in pledge to the Crown Temple, whether realising this or not.

This is simply due to the fact that all Bar Associations throughout the world are signatories and franchises to the international Bar Association located at the Inns of Court at Crown Temple, which are physically located at Chancery Lane behind Fleet Street in London.

The Four Inns of Court to the Crown Temple use the Banking and Judicial system of the City of London - a sovereign and independent territory which is not a part of Great Britain to defraud, coerce, and manipulate we men-women.

These Fleet Street bankers and lawyers are committing crimes in Australia under the guise and colour of law .

They are known collectively as the “Crown.” Their lawyers are actually Templar Bar Attornies, not lawyers.

The present Queen of England is not the “Crown,” as we have all been led to believe. Rather, it is the Bankers and Attornies (Attorneys) who are the actual Crown or Crown Temple.

The Monarch aristocrats of England have not been ruling sovereigns since the reign of King John, circa 1215. All royal sovereignty of the old British Crown since that time has passed to the Crown Temple in Chancery.

Australia is not the free and sovereign nation that our federal government tells us it is. If this were true, we would not be dictated to by the Crown Temple through its bankers and attornies.

Australia is controlled and manipulated by this private foreign power and our unlawful Federal Government is their pawn broker.

The bankers and Bar Attorneys in the U.S.A. are a franchise in oath and allegiance to the Crown at Chancery - the Crown Temple Church and its Chancel located at Chancery Lane .

A manipulative body of corrupt bankers and attorners from the independent City of London who violate the law in Australia by imposing fraudulent “legal” - but totally unlawful - contracts on the Australian people.

The banks Rule the Temple Church and the Attorners carry out their Orders by controlling their victim’s judiciary.

The Chancel, or Chancery, of the Crown Inner Temple Court was where King John was, in January 1215, when the English barons demanded that he confirm the rights enshrined in the Magna Carta.

This City of London Temple was the headquarters of the Templar Knights in Great Britain where Order and Rule were first made, which became known as Code.

Remember all these terms, such as Crown, Temple, Templar, Knight, Chancel, Chancery, Court, Code, Order and Rule as we tie together their origins with the present Australian Temple Bar system of thievery by equity (chancery) contracts.

We hear constant talk about the rule of law, which is the rule **the Vatican Canon Law, Admiralty Law operating on the Land**... under which No Australian has any rights in any Australian Court of Law, even under the Constitution.

SUMMARY

1: The global justice system is domiciled in Temple Bar (named after the Knights Templar) and Royal Courts of Justice in the “City” of London.

All judges and lawyers throughout the world cannot practice unless they are members of their local state or country “Bar Association,” named after Temple Bar in London.

In essence, all lawyers are “Knights Templar Bar Attorneys,” and members of the Masonic secret society brotherhood in the “City” of London, whose head is the Governor of the Church of England and British Sovereign.

Things haven’t changed much since Babylon or the time of Christ, where the judiciary, as a group, was among the most arrogant, hypocritical, hateful, persecutors of God’s Soul men-women .

2: A Foreign Power, a Corporation known as the “ Crown”, located in the “City” of London, controls Australia using its Judicial structure; of the Captain of a ship, who under Admiralty Law is Judge, Jury, and Executioner.

Court Testimony of a Banker on Bank Loans

This is the Testimony from a Banker on a Foreclosure. The Banker was placed on the witness stand and sworn in. The attorney for the plaintiff-borrower asked the Banker :

The attorney asked the Banker, "What is court exhibit A?"

The Banker responded by saying, "This is a promissory note."

The attorney then asked, "Is there an agreement between Mr. Smith (borrower) and the defendant?"

The Banker said, "Yes."

The attorney asked, "Do you believe the agreement includes a lender and a borrower?"

The Banker responded by saying, "Yes, I am the lender and Mr. Smith is the borrower."

The attorney asked, "What do you believe the agreement is?"

The Banker responded, " We have the borrower sign the note and we give the borrower a check."

The attorney asked, "Does this agreement show the words borrower, lender, loan, interest, credit, or money within the agreement?"

The Banker responded by saying, "Sure it does."

The attorney asked, "According to your knowledge, who was to loan what to whom according to the written agreement?"

The Banker responded by saying, "The lender loaned the borrower a \$50,000 check. The borrower got the money and the house and has not repaid the money."

The attorney noted that the Banker never said that the bank received the promissory note as a loan from the borrower to the bank.

He asked, "Do you believe an ordinary person can use ordinary terms and understand this written agreement?"

The Banker said, "Yes."

The attorney asked, "Do you believe you or your company legally own the promissory note and have the right to enforce payment from the borrower?"

The Banker said, "Absolutely we own it and legally have the right to collect the money."

The attorney asked, "Does the \$50,000 note have actual cash value of \$50,000? Actual cash value means the promissory note can be sold for \$50,000 cash in the ordinary course of business."

The Banker said, "Yes."

The attorney asked, "According to your understanding of the alleged agreement, how much actual cash value must the bank loan to the borrower in order for the bank to legally fulfil the agreement and legally own the promissory note?"

The Banker said, "\$50,000."

The attorney asked, "According to your belief, if the borrower signs the promissory note and the bank refuses to loan the borrower \$50,000 actual cash value, would the bank or borrower own the promissory note?"

The Banker said, "The borrower would own it if the bank did not loan the money. The bank gave the borrower a check and that is how the borrower financed the purchase of the house."

The attorney asked, "Do you believe that the borrower agreed to provide the bank with \$50,000 of actual cash value which was used to fund the \$50,000 bank loan check back to the same borrower, and then agreed to pay the bank back \$50,000 plus interest?"

The Banker said, "No. If the borrower provided the \$50,000 to fund the check, there was no money loaned by the bank so the bank could not charge interest on money it never loaned."

The attorney asked, "If this happened, in your opinion would the bank legally own the promissory note and be able to force Mr. Smith to pay the bank interest and principal payments?"

The Banker said, "I am not a lawyer so I cannot answer legal questions."

The attorney asked, "Is it bank policy that when a borrower receives a \$50,000 bank loan, the bank receives \$50,000 actual cash value from the borrower, that this gives value to a \$50,000 bank loan check, and this check is returned to the borrower as a bank loan which the borrower must repay?"

The Banker said, "I do not know the bookkeeping entries."

The attorney said, "I am asking you if this is the policy."

The Banker responded, "I do not recall."

The attorney again asked, "Do you believe the agreement between Mr. Smith and the bank is that Mr. Smith provides the bank with actual cash value of \$50,000 which is used to fund a \$50,000 bank loan check back to himself which he is then required to repay plus interest back to the same bank?"

The Banker said, "I am not a lawyer."

The attorney said, "Did you not say earlier that an ordinary person can use ordinary terms and understand this written agreement?"

The Banker said, "Yes."

The attorney handed the bank loan agreement marked "Exhibit B" to the Banker. He said, "Is there anything in this agreement showing the borrower had knowledge or showing where the borrower gave the bank authorization or permission for the bank to receive \$50,000 actual cash value from him and to use this to fund the \$50,000 bank loan check which obligates him to give the bank back \$50,000 plus interest?"

The Banker said, "No."

The lawyer asked, "If the borrower provided the bank with actual cash value of \$50,000 which the bank used to fund the \$50,000 check and returned the check back to the alleged borrower as a bank loan check, in your opinion, did the bank loan \$50,000 to the borrower?"

The Banker said, "No."

The attorney asked, "If a bank customer provides actual cash value of \$50,000 to the bank and the bank returns \$50,000 actual cash value back to the same customer, is this a swap or exchange of \$50,000 for \$50,000."

The Banker replied, "Yes."

The attorney asked, "Did the agreement call for an exchange of \$50,000 swapped for \$50,000, or did it call for a \$50,000 loan?"

The Banker said, "A \$50,000 loan."

The attorney asked, "Is the bank to follow the Federal Reserve Bank policies and procedures when banks grant loans."

The Banker said, "Yes."

The attorney asked, "What are the standard bank bookkeeping entries for granting loans according to the Federal Reserve Bank policies and procedures?"

The attorney handed the Banker FED publication Modern Money Mechanics, marked "Exhibit C".

The Banker said, "The promissory note is recorded as a bank asset and a new matching deposit (liability) is created. Then we issue a check from the new deposit back to the borrower."

The attorney asked, "Is this not a swap or exchange of \$50,000 for \$50,000?"

The Banker said, "This is the standard way to do it."

The attorney said, "Answer the question. Is it a swap or exchange of \$50,000 actual cash value for \$50,000 actual cash value?"

If the note funded the check, must they not both have equal value?"

The Banker then pleaded the Fifth Amendment.

The attorney asked, "If the bank's deposits (liabilities) increase, do the bank's assets increase by an asset that has actual cash value?"

The Banker said, "Yes."

The attorney asked, "Is there any exception?"

The Banker said, "Not that I know of."

The attorney asked, "If the bank records a new deposit and records an asset on the bank's books having actual cash value, would the actual cash value always come from a customer of the bank or an investor or a lender to the bank?"

The Banker thought for a moment and said, "Yes."

The attorney asked, "Is it the bank policy to record the promissory note as a bank asset offset by a new liability?"

The Banker said, "Yes."

The attorney said, "Does the promissory note have actual cash value equal to the amount of the bank loan check?"

The Banker said "Yes."

The attorney asked, "Does this bookkeeping entry prove that the borrower provided actual cash value to fund the bank loan check?"

The Banker said, "Yes, the bank president told us to do it this way."

The attorney asked, "How much actual cash value did the bank loan to obtain the promissory note?"

The Banker said, "Nothing."

The attorney asked, "How much actual cash value did the bank receive from the borrower?"

The Banker said, "\$50,000."

The attorney said, "Is it true you received \$50,000 actual cash value from the borrower, plus monthly payments and then you foreclosed and never invested one cent of legal tender or other depositors' money to obtain the promissory note in the first place?"

Is it true that the borrower financed the whole transaction?"

The Banker said, "Yes."

The attorney asked, "Are you telling me the borrower agreed to give the bank \$50,000 actual cash value for free and that the Banker returned the actual cash value back to the same person as a bank loan?"

The Banker said, "I was not there when the borrower agreed to the loan."

The attorney asked, "Do the standard FED publications show the bank receives actual cash value from the borrower for free and that the bank returns it back to the borrower as a bank loan?"

The Banker said, "Yes."

The attorney said, "Do you believe the bank does this without the borrower's knowledge or written permission or authorization?"

The Banker said, "No."

The attorney asked, "To the best of your knowledge, is there written permission or authorization for the bank to transfer \$50,000 of actual cash value from the borrower to the bank and for the bank to keep it for free?

The Banker said, "No."

Does this allow the bank to use this \$50,000 actual cash value to fund the \$50,000 bank loan check back to the same borrower, forcing the borrower to pay the bank \$50,000 plus interest? "

The Banker said, "Yes."

The attorney said, "If the bank transferred \$50,000 actual cash value from the borrower to the bank, in this part of the transaction, did the bank loan anything of value to the borrower?"

The Banker said, "No." He knew that one must first deposit something having actual cash value (cash, check, or promissory note) to fund a check.

The attorney asked, "Is it the bank policy to first transfer the actual cash value from the alleged borrower to the lender for the amount of the alleged loan?"

The Banker said, "Yes."

The attorney asked, "Does the bank pay IRS tax on the actual cash value transferred from the alleged borrower to the bank?"

The Banker answered, "No, because the actual cash value transferred shows up like a loan from the borrower to the bank, or a deposit which is the same thing, so it is not taxable."

The attorney asked, "If a loan is forgiven, is it taxable?"

The Banker agreed by saying, "Yes."

The attorney asked, "Is it the bank policy to not return the actual cash value that they received from the alleged borrower unless it is returned as a loan from the bank to the alleged borrower?"

"Yes", the Banker replied.

The attorney said, "You never pay taxes on the actual cash value you receive from the alleged borrower and keep as the bank's property?"

"No. No tax is paid.", said the crying Banker.

The attorney asked, "When the lender receives the actual cash value from the alleged borrower, does the bank claim that it then owns it and that it is the property of the lender, without the bank loaning or risking one cent of legal tender or other depositors' money?"

The Banker said, "Yes."

The attorney asked, "Are you telling me the bank policy is that the bank owns the promissory note (actual cash value) without loaning one cent of other depositors' money or legal tender, that the alleged borrower is the one who provided the funds deposited to fund the bank loan check, and that the bank gets funds from the alleged borrower for free?

Is the money then returned back to the same person as a loan which the alleged borrower repays when the bank never gave up any money to obtain the promissory note?

Am I hearing this right? I give you the equivalent of \$50,000, you return the funds back to me, and I have to repay you \$50,000 plus interest? Do you think I am stupid?"

In a shaking voice the Banker cried, saying, "All the banks are doing this. Congress allows this."

The attorney quickly responded, "Does Congress allow the banks to breach written agreements, use false and misleading advertising, act without written permission, authorization, and without the alleged borrower's knowledge to

transfer actual cash value from the alleged borrower to the bank and then return it back as a loan?"

The Banker said, "But the borrower got a check and the house."

The attorney said, "Is it true that the actual cash value that was used to fund the bank loan check came directly from the borrower and that the bank received the funds from the alleged borrower for free?"

"It is true", said the Banker.

The attorney asked, "Is it the bank's policy to transfer actual cash value from the alleged borrower to the bank and then to keep the funds as the bank's property, which they loan out as bank loans?"

The Banker, showing tears of regret that he had been caught, confessed, "Yes."

The attorney asked, "Was it the bank's intent to receive actual cash value from the borrower and return the value of the funds back to the borrower as a loan?"

The Banker said, "Yes." He knew he had to say yes because of the bank policy.

The attorney asked, "Do you believe that it was the borrower's intent to fund his own bank loan check?"

The Banker answered, "I was not there at the time and I cannot know what went through the borrower's mind."

The attorney asked, "If a lender loaned a borrower \$10,000 and the borrower refused to repay the money, do you believe the lender is damaged?"

The Banker thought. If he said no, it would imply that the borrower does not have to repay. If he said yes, it would imply that the borrower is damaged for the loan to the bank of which the bank never repaid. The Banker answered, "If a loan is not repaid, the lender is damaged."

The attorney asked, "Is it the bank policy to take actual cash value from the borrower, use it to fund the bank loan check, and never return the actual cash value to the borrower?"

The Banker said, "The bank returns the funds."

The attorney asked, "Was the actual cash value the bank received from the alleged borrower returned as a return of the money the bank took or was it returned as a bank loan to the borrower?"

The Banker said, "As a loan."

The attorney asked, "How did the bank get the borrower's money for free?"

The Banker said, "That is how it works." . . . *and that's the truth!*

World Depopulation and Slavery

Paul taught that even in his day, the spirit of lawlessness was at work among the believers but that it would be restrained until the Church is translated. John described this restraint symbolized in Revelation 10 where the Lord Himself descended from heaven with a "shout," indicting all man-made religious systems and placing judgment on the beast from the sea and its image from the earth, keeping them from uniting until the translation of the living Bride (I Thessalonians 4:16; II Thessalonians 2:6-8).

In II Timothy 3 and 4, Paul foretold the lawlessness that would be in our day after the opening of the Seven Seals. Of unfaithfulness in marriage, disobedient, feral children, intellectual ministers, and congregations who put TV before hearing the Word of God.

Brother Branham compared this lawlessness of the church people who had Paul arrested and sent to Rome with the coming fierceness of the denominational church people after the Seventh Trump. He said, *"If it wasn't for the Constitution of the United States, you'd see the same thing today. That's right! Just wait till she's broke a little bit more"* (COD, 145:201).

It's not just the US Constitution that's broken, the constitutions of other nations have also been abrogated by dishonorable men who serve the parallel non-elected government and rule by the power of usury.

Yes sir! We're not ruled by our lawful governments but by the money power who own us body and spirit. Once that Seventh Trumpet sounds my Brother and Sister, they'll be demanding our soul!

But if you've received the Message William Branham introduced, not the dead letter, but Christ IN you, not one hair of your head will suffer harm, and though the Bride of Christ will be a hunted and persecuted little group, that too is for your good. It is for you to realize who you really are; that Christ is in you, and that you can do the greater works.

Now, let's read some Scripture. Luke 6:35-36, *"Love your enemies and do them favors; lend, hoping for no favors in return; and your reward shall be great for you shall be the children of the Lord: Who is kind to the unthankful and to the wicked and selfish. So be compassionate, as your Father also is merciful."* That's the One we must be identified with. We must have His nature living in us.

Christians are to lend as an act of goodwill, but not foolishly, and to be content with return of principal, or equivalent service as recompense plus compensation for any costs involved in default. Christians are commanded not to charge interest on loans.

With usury, the lender strives only after gain, the complete risk falls on the borrower, and the community is impoverished. Usury is foolishness, as "interest," whether in coin or kind is nonexistent substance that must be borrowed from within the community. Only the lender and the lawyers stand to gain. And as we shall see, the lender, and often the lawyer also, do not belong in the community.

Now, Deuteronomy 23:20, *"Unto a stranger (nokri) you may lend upon usury; but to your brother (or kindred race) you shall not lend upon usury: that the LORD your God may bless you in all that you do in the Promised Land."* That is the place of Israel's rest. Any Israelite outside the Land is outside the Covenant and can't keep his sabbath. The Christian's rest is in the PRESENT Truth -- what Jesus is doing NOW.

That word "*stranger*" is "nokriy" and covers everything of alien or foreign character, regardless of the place of residence, and is defined by the context in which it appears. It embraces the Canaanites, who descended from Ham's incestuous behavior, and the Moabites and Ammonites who descended from Lot's cohabitation with his own daughters. These nokri were strictly taboo with no rights or privileges in the Israel community. Their status was that of a bastard - Hebrew: mamser, meaning one of mixed or spurious origins -- being specifically prevented by Divine Decree from entering the congregation of the Lord even to his tenth generation (Deuteronomy 23:2-3). That is, never! The Serpent's seed are [nokri](#).

Because the (once Christian) West has wandered so far from God's Word, the nokri loan to us at interest. We obey situational ethics and not the unchanging Law of God's Word. With situational ethics, the end justifies the means, and we have made ourselves servants of sin and of the nokri. God placed enmity between Adam's race and these nokri, and we are not to associate with them. Today they are our masters although they never do anything in their own name, but always work under a different name and in a different occupation. We fall for their deceit because God has allowed us to become blinded by our unbelief.

Usury has become the dominant force in the world. People imagine the only money in the world is notes and coin -- legal tender. But currency represents less

than 5% of all the money in circulation. Most money in circulation is non-existent, created by banks and financial institutions at the stroke of a pen. It is no more than an entry in the ledger secured by an enforceable promise to pay.

Most transactions are done by cheque or credit card. That money is electronic and was never issued. But if you wish to borrow some of this created money, you will have to pay interest and charges.

Are you aware that banks don't lend money deposited with them? No, that is just small change enabling them to pay cash to those who need it. If all the depositors of a large city head office of the bank were to withdraw all their funds, they might exceed the sum of all issued currency. Most money is no more than a bookkeeping entry which is why central banks world-wide are presently printing billions of dollars so branch banks will be able to pay customers cash when they realize Y2K is likely to close the banking system. Because of the scarcity of issued currency, banks are restricting the amount of cash customers can withdraw without prior notice.

Fixed deposits are a plausible veil to hide credit creation. Every bank loan or overdraft is a creation of new money out of thin air. That money has no existence apart from the entries in the ledger while every repayment of bank credit cancels that money out of existence.

As national money systems are no longer backed by gold or silver, and have been deregulated, Rothschild agents, like George Soros, can manipulate and speculate on currencies, and the IMF and WB can impose conditionalities guaranteed to destroy those economies. Can you see their game? Abraham Lincoln's understanding of the money game brought his death at the hands of the Rothschilds. Exporting goods of greater value than imports is certain to impoverish a nation. What are you earning in exchange? Glass beads and mirrors like the savages on Manhattan Island? Or computer entries in a ledger like the ignoramuses in Sydney, Vancouver, or Jo'berg?

"Practically all the money in the community is an entry in a ledger and began its life as an interest-bearing debt to the banks. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. Every loan, overdraft or bank purchase creates a deposit, and every repayment of a loan, overdraft or bank sale destroys a deposit" (The Rt. Hon. Reginald McKenna, Chairman, Midland Bank).

Now somebody has to create money out of nothing in order to keep the economy going, but it should not be done by usury. We should manage our monetary affairs and financial matters with Christian Biblical policy in place of Jewish Talmudic policy, with private competitive enterprise in place of cartels. I won't go into the mechanics of this because we are at the end of the Age: everything is downhill from here on in. Suffice to say that money should be issued as a credit rather than as a debt and by the government, not by private (foreign-owned) corporations. It might be issued annually to citizens as shareholders, in an amount determined by the increased wealth of the nation.

Let's be sure that we clearly understand the Rothschilds and the privileges bought and paid for by them. The Monarchies of Europe, we call the "Black Nobility," and a corporation we know as the US government, through bribery and corruption, gave the Rothschilds permission, Norman Dodd (Chief researcher for the US Senate [Reece Committee](#)) called a "franchise," to force men, through usury, into fiscal servitude by binding their working life-time to the banks. They need not contract Rothschilds directly, because small bankers can do nothing without doing monetary homage to Rothschilds and a few foreigner shareholders who own the Federal Reserve.

The foreign-owned "Fed" creates cash out of thin air against US Treasury bonds backed by the taxpayer. Against these guilt edged securities, Rothschild's "Fed" writes a credit in their ledger against which they debit a cheque to the Government for so-many valueless billions of dollars instantly created out of nothing and paid to the Government who in turn write cheques to meet their commitments. Thus an unpayable debt places citizens of the United States in bondage to Rothschilds, and greatly empowers government to spend the life-time of future citizens who will not be born for decades (First Seal, 166:5).

A significant percentage of this new government money is channelled back to the banks where it is converted into hard assets. Thus the wealth of the nation is stolen and exchanged for decorated paper. The Indians of Manhattan Island were smarter, driving a tighter deal than modern Americans. They held-out for glass beads.

How is a great deal of this money channelled back to the banks? By foreign aid. Grants of public money and guarantees enable debtor nations to meet their obligations to international bankers, making it possible for them to increase borrowings, (and interest due to Rothschilds et al). What are the banks selling? They are marketing psychology. Look at the armaments industry. It's

manufacturing an expensive product that is ultimately destroyed or scrapped because of obsolescence. It is written off. But it must be paid for.

The international bankers enslave mankind financially by seizing control of the money systems of nations, granting huge loans for unnecessary or inefficient projects, sometimes bringing an economy under management and imposing conditionality's sure to impoverish and depopulate those nations and entrench inefficiencies such that the bankers will eventually demand ownership of the resources and people, in exchange for uncreating or cancelling the entry in their debtor's ledger. This is about to happen in Australia and the USA. It was planned that-a-way -- right from the start.

Like the Third World we will soon come under the supervision of the privately owned IMF which has been siphoning our wealth for years through Agreements wherein foreign corporations pay no tax, perpetrating environmental hoaxes, and transferring industry offshore according to the LIMA Agreement, destroying whole economies as we have seen in Russia and Asia.

Most nations have a central bank privately owned and/or Illuminati controlled. In Britain it is the Bank of England; in Germany, the Bundesbank; in America, the Federal Reserve. Australia's Reserve Bank is owned by the Commonwealth but controlled by the Treasury Department who are in turn an asset of the City of London.

The IMF and WB constitute a central bank for central banks. They impose world credit policy on national central banks, effectively mortgaging industry; and through their governance, those nations, to the world banking system. Since indebtedness cannot be repaid because the money does not exist, the banking system becomes the virtual owner of industry and nations.

Even I can see that lending at interest means that more money must be repaid than is lent. This is the first stage of the process by which the system becomes virtual owner of industry and nations. We have rejected God's ways and made a bargain with the children of the Devil who are wiser in the ways of the world than the children of Light. We are stone motherless broke, and about to return to serfdom. Brother Branham said DON'T enter into business with them, they'll *"skin you alive to get your money."* And they have (Sixth Seal, 426:6).

These pagans have us enslaved. [Who rules the United States](#) which was built on Christianity? How about Australia and Britain, whose common law and

government ultimately rests upon the faith of the Holy Bible? We are ruled by these nokri whose money power has compromised our characterless politicians.

We have been enslaved by mind-control and Talmudic influence. This slavery doesn't need to be recognized by the serfs to be in effect for the fetters and chains are upon our hearts and minds. We are *"wretched, and miserable, and poor, and blind, and naked, and know it not."* Jesus foretold our condition (Revelation 3:17).

He said, *"You shall know the truth, and the TRUTH shall make you free"* (John 8:32). Clearly what has us bound is lack of truth, the absence of a clear revelation in our lives. Lack of faith has enslaved our mind (or mortal spirit), the womb for our heart (or soul), and those faculties control our physical being, our body.

Revelation 5 teaches us that the Bible was bound with Seven Seals, and that no man was found worthy to open and to read the Book, or even look upon It. Yet the Seals were invisible and the Book could be opened and read by anyone. But it could not be understood until the Lamb revealed the mystery of the revelations contained in the Seven Seals.

Likewise, as a people, our minds and hearts have been sealed from intelligent understanding by the LIES we have permitted men to put before us. Our banking and financial system is a LIE franchised to Mr. Rothschild worldwide, as our [education](#) (or [mind-programming](#)) [system](#) is a LIE that is franchised to Mr. [Rockefeller](#) worldwide. Men's eyes and ears have been sealed against common sense, simple fact, and Bible faith.

Speaking before his death in 1919, President Theodore Roosevelt said: "These International Bankers and Rockefeller-Standard Oil interests control the majority of newspapers (and in fact the major schoolbook publishers) and the columns of these papers to club into submission or drive out of public office officials who refuse to do the bidding of the powerful corrupt cliques which compose the invisible government."

"Money" is a means of exchange and theoretically a storehouse of values but the people who run world banking have found ways and means whereby they can rob the store and leave you poor. Money may also be regarded as compressed time: YOUR life-time, and therefore as irreplaceable as human life. "For it is appointed to a man but once to (live and then) die, but after this the judgment" (Hebrews 9:27). The natural types the Spiritual -- debasing the currency is fraud, so is lending money at interest because it is stealing the life-time of citizens, for money

is a storehouse of values -- it is stored (working) time. As Satan's children thus rob you of your natural life, he is stealing your eternal life by doctrinal fraud.

If you are take note of these words and PROVE all things, you will know the truth, and the TRUTH shall set you free.

Inflation is the deliberate destruction of the form in which man stores and in a sense can retrieve and use life-time. Inflation is deliberate premeditated murder of future life-time, as depression is murder in retrospect because it debases past life-time.

As we have already pointed out, the sovereignty of nation-states has been usurped by the international bankers and international law. Students of history will know it is impossible to repudiate national debt, even by revolution. Readers who are specially alert will realize that by means of national debt and international law, America is still a Jewish colony owned and controlled by the City of London. So, by legal sleight of hand, is Australia. The recent impeachment proceedings against President Clinton were actually nothing to do with him but were a mask to enable legal proceedings to progress whereby not only the nation but also the individual citizens would become chattels enslaved to these foreign nokri.

Article VI of the US Constitution states, *"All Debts contracted and Engagements entered into, BEFORE the Adoption of this Constitution, shall be as valid against the United States under this Constitution, as under the Confederation."*

This Constitution, and the Laws of the United States which shall be made in Pursuance thereof; and all Treaties made, or which shall be made, under the Authority of the United States, shall be the SUPREME Law of the Land; and the Judges in EVERY State shall be bound thereby, any Thing in the Constitution or Laws of any State to the Contrary NOTWITHSTANDING." And so-forth.

And in Australia, treaties with foreign powers are the SUPREME Law of the land. Australia has signed over 2000 treaties with the UN alone, all unsighted, undebated and unauthorized by Parliament. The UN represents and is ruled by the nokri who are the beneficial owners of the international bankers.

Because we received not the love of the Truth (Christ, the Word), preferring Ringside with the Wrestlers, or Bay Watch, God has sent us a strong delusion that we should believe the humanistic LIE of the *"universal brotherhood of man,"* that *"God loves everyone,"* and that *"all men are created equal,"* and we will be

DAMNED by it (II Thessalonians 2:11). We have not been watchful, we've allowed the waters of the Holy Spirit to ebb, busying ourselves with worldly things like they did in Babylon, enabling the enemy to walk under the city gates and take us over, without firing a shot (Revelation 16:12).

Roosevelt did a similar thing in America without the knowledge or consent of citizens. Senate Document 43, written in 1933 states, *"The ultimate ownership of all property is in the State; individual so-called ownership is only by virtue of government, and use must be in accordance with law and subordinate to the necessities of the State."*

What this means to Americans today is that they do not own their car, home, land or any other material object. They merely possess a right or license from the State for its use. And that can be withdrawn by caprice. America is legally already a Communist state and knows it not. What citizens consider personal possessions are collateral for the bankers who call the shots. "Government" has a right to tax anything and everything because "government" owns everything. They call these taxes "licenses" and "permits."

If the government withdraws individual rights, citizens themselves become property. Hence the anxiety of our communist Liberal, Labor and National political parties to introduce a Bill of Rights in Australia whereby the government confers limited rights upon the citizens, (and if government has power to grant rights, they have power to rescind rights). Presently the citizens grant and limit the powers of government. They don't like that idea.

In Australia today, because of Native Title legislation and High Court decisions in the *Mabo* and *Wik* cases, radical (complete, unassailable ownership) Crown freehold, leasehold, etc., title is no longer available on Pastoral leases, we now have a second land law -- Native Title. Should Australia officially become a republic, radical law and "rights" to private ownership of land will expire (as the NWO Communists propose) and all land will be subject to Native Title. Under a Crown title the owner has all powers vested in the title. Under statutory title, he has nothing more than "legitimate expectations" or "rights" granted by statute that can be changed by government caprice.

In elected dictatorships of colonies like the US, "rights" granted by their foreign-controlled government are the only property US citizens can possess. This includes the "right" to own land, a car or any real property, including the "right"

to a means of defense. Those are the "rights" to which the Senate refers in Document 43.

So, my Yankee Doodle Dandy Brothers and Sisters, your people are "wretched, and miserable, and poor, and blind, and naked, and know it not." In short, you are slaves and chattels, property of the money power, because you tolerated evil and allowed them to write your Constitution and control your banking and monetary system, and you've been "skinned alive." Presidents Lincoln and Washington, Australia's Ben Chifley, and Enoch Powell in Britain, warned us all but we would not listen (Sixth Seal, 426:6).

The powers-that-be propose that the slavery of all nations should very soon become proclaimed "official" in the UN's planned NWO.

We're slaves now, to the banking system. As I explained, money is natural life-time in a form convertible into goods and services at some future time, as God's Word is the Holy Spirit in a Form we can receive by faith. We're enslaved by usury because the money or working life-time required to meet interest payments doesn't exist as interest is money created at the stroke of a pen.

After the return from Babylonian Captivity, Nehemiah forced the people to refund extractions of 1% monthly interest they had taken from their brethren (Nehemiah 6:10-19; Ezekiel 22:12). And money lenders were common among the Jews in Christ's day. In the parable of the talents, He represents the lord of the unprofitable servant as rebuking his slothfulness declaring, *"I should have received my money with usury"* (Matthew 25:27).

"During the Dark Ages," wrote the Jew, Cecil Roth, in his contribution to the Encyclopedia Britannica (1973), entitled *"Jews"*, -- *"the commerce of Western Europe was largely in Jewish hands, NOT excluding the [slave trade](#), and in the Carolingian cartularies (i.e. register of charters, titles and deeds) Jew and Merchant are used as almost interchangeable terms."*

The stipulation that the Western powers were to hand back to Stalin his runaway subjects after World War II placed American and British military authorities in the role of "slave catchers," rounding up refugees from and for slave labor in Britain, France, Germany and Russia after the War.

In a previous service we spoke of the slave trade conducted by the self-styled Jews of Tyre, Sidon and Carthage. They predominated in trading and transporting white English and black African slaves to America. Now the same people have

enslaved the masses to nicotine, alcohol, filthy movies, depraved music, dependence upon narcotics and drugs of addiction.

Drugs are an important element in the secret government of the Illuminati. This industry brings in unimaginable amounts of money and is accountable to no government. By making drugs plentiful and free or cheap, masses can be addicted and reduced to slavery under the complete control of the suppliers. An addict will do literally anything for a "fix".

As bankers create depression and inflation by fluctuations in the supply of money, their people manipulate the drug market. Making drugs scarce, can increase prices and threaten a crime wave.

Thus terrorizing law abiding citizens to surrender certain freedoms and rights to, "get the crime and drugs off the street". Once citizens have surrendered more privileges to the Authorities, drug supplies are increased and prices are lowered. Crime disappears, making the new laws appear effective. A clever technique of the children of Darkness. (Lyndon LaRouche, Dope, Inc, EIR).

[Part I](#)

Let money be your servant not your master. Work honestly. Set your heart on heavenly treasures which will never fade away. www.Biblebelievers.org.au

[Home](#)

[Part III](#)

Who owns Australia's Westpac?

One thing is for sure Westpac is not majority owned by Australians. As you will see in the links below at least 50% of the company is owned by foreigners largely hidden in nominee companies.

The company's financials are stored in an image format ensuring that search engines cannot search on the major shareholders in this banking giant (search engines search on text only).

Amongst its 20 largest shareholders are **Rothschild and Rockefeller** interests and the infamous **Cede and Co** a US\$6.1 trillion anonymous fund - blamed for the "controlled" sharemarket crash on Black Monday in October 1987.

Westpac was run by an American Bob Joss.

He is a good friend of Jim Wolfensohn who headed up the World Bank which is a supernational development institution making loans to developing countries with a minimum level of creditworthiness. The World Bank raises most of its money in the international financial markets. Over its more than 50 years the World Bank has lent more than \$US277 billion to developing countries and economic institutions.

Extract Sydney Morning Herald:

THERE'S no doubt about it, Australia has been good to Bob Joss. Apart from anything else he's \$35 million richer after five years at the helm of Westpac.

The Westpac shareholders:

TOP TWENTY ORDINARY SHAREHOLDERS

	Number of Fully Paid Ordinary Shares	% Held
National Australia Trustees Limited	164,200,000	9.22
Lend Lease Custodian Pty Ltd	150,000,100	8.42
Westpac Custodian Nominees Ltd	145,593,928	8.18
Chase Manhattan Nominees Ltd	145,078,098	8.15
ANZ Nominees Ltd	86,423,866	4.85
National Nominees Ltd	81,681,295	4.59
Citicorp Nominees Pty Limited	34,955,972	1.96
Australian Mutual Provident Society	34,632,646	1.95
SAS Trustee Corporation	34,614,603	1.95
Queensland Investment Corporation	28,450,300	1.60
MLC Limited	21,993,589	1.24
Perpetual Trustees Nominees Ltd	21,027,172	1.18
Cede & Co	16,110,745	0.90
Mercantile Mutual Life Insurance Company Limited	13,409,369	0.75
Perpetual Trustee Co Ltd	12,710,350	0.71
BTM Nominees (Australia) Pty Ltd	11,055,343	0.62
NRMA Investments Pty Limited	10,258,600	0.58
Pendal Nominees Pty Limited	10,198,356	0.57
Prudential Corporation Australia Limited	9,963,929	0.56
The National Mutual Life Association of Australasia Limited	9,476,286	0.53
Total	1,041,834,547	58.51

Top Twenty Shareholders hold 58.51% of total fully paid ordinary shares issued.

TOP TWENTY CONVERTING PREFERENCE SHAREHOLDERS

	Number of Fully Paid Converting Preference Shares	% Held
Chase Manhattan Nominees Limited	14,218,300	17.77
National Nominees Limited	6,242,820	7.80
Westpac Custodian Nominees Limited	5,027,924	6.28
Australian Foundation Investment Company Limited	3,994,935	4.99
Queensland Investment Corporation	2,400,000	3.00
The National Mutual Life Association of Australasia Limited	1,629,900	2.04
Mercantile Mutual Life Insurance Company Limited	1,226,190	1.53
Warford Nominees Pty Limited	1,186,500	1.48
Djerriwarh Investments Limited	1,100,000	1.38
CSS Board	1,097,900	1.37
National Australia Financial Management Limited	841,900	1.05
Brispot Nominees Pty Ltd	781,616	0.98
Warbont Nominees Pty Ltd	733,000	0.92
Norwich Union Life Australia Ltd	638,210	0.80
National Mutual Trustees Ltd	546,300	0.68
PSS Board	453,986	0.57
Western QBE Insurance Limited	400,000	0.50
Bainpro Nominees Pty Limited	330,120	0.41
JMS Pty Ltd	300,000	0.38
Buttonwood Nominees Pty Ltd	281,239	0.35
Total	43,430,840	54.28

Top Twenty Shareholders hold 54.28% of total fully paid converting preference shares issued.

National Australia Trustees Limited - 9.22% - largest shareholder in Westpac Limited

Foreign owned. [Extract National Australia Bank Ltd press release:](#)

a 43% gain in sales of unit trusts and trustee products to \$809 million, reflecting strong growth in **National Australia Trustees A1 Common Fund** and increases in sales of managed investment funds

Lend Lease Custodian Pty Ltd - 8.42% - second largest shareholder.

Overseas controlled. [Extract Lend Lease Custodian Share Capital — Note 18](#)

In November 1986, Lend Lease Corporation issued 100,000 redeemable bearer option bonds due on 28 October 1996. Option bond holders could convert each option bond during this period into 100 shares of 50 cents each in Lend Lease Corporation, paid up to 1 cent per share. The full subscription price per share was \$10.48. The balance of \$10.47 following conversion was payable in full either at the option of the shareholder, at any time, or mandatorily when called by the Directors of Lend Lease Corporation in accordance with the Articles of Association. During the year 3,001 (June 1996 23,714) option bonds were fully converted. The option period lapsed at 28 October 1996 and hence at balance date there were no outstanding option bonds (June 1996 3,001 outstanding option bonds).

In June 1993, Lend Lease Corporation issued 20,000 non detachable conversion bonds as part of the Eurobond loans due 2003. When issued, the conversion bonds were paid up to the extent of US\$0.01 per US\$10,000 principal amount and could be converted into 17,316,017 ordinary shares of 50 cents each in Lend Lease Corporation at any time up to and including 1 June 2003 utilising the redemption of the Eurobond. During the financial year ended 30 June 1996, Lend Lease notified bondholders that all outstanding bonds would be called for redemption before December 1996. The call for redemption was finalised at December 1996 and hence at balance date there were no ordinary shares (June 1996 4.6 million ordinary shares) covered by outstanding non detachable conversion bonds.

Westpac Custodian Nominees - 8.18% - third largest shareholder.

Front for overseas interests. (See also fifth, sixth and seventh largest shareholders)

Chase Manhattan Nominees Limited - 8.15% of Westpac - fourth largest shareholder.

Extract: UNDERSTANDING THE NEW WORLD ORDER

These people came to dominate the most important institutions in our society. They were powerful Wall Street lawyers like the Dulles brothers, who looked after the foreign investments of their super rich clients.

Especially their investments in Europe, and more especially their investments in German corporations, which in the 1930s began building Hitler's new war machine.

At first with the backing of the Morgan Bank, and later with the **Rockefeller Banks (Chase Manhattan, and First National City Bank, now called Citicorp)** the CFR had a healthy start in life. It was and continues to be nourished by the giant tax averting foundations of the super rich, and direct donations from the Fortune 500 channelled through as member fees.

"Clinton sits on the White House seat. While many work to ensure his defeat. But only few know, *He's on the third row, Of the American Power Elite.* (anonymous)

" The real rulers in Washington are invisible, and exercise power from behind the scenes." Felix Frankfurter -- Supreme Court Justice, CFR

" I care not what puppet is placed on the throne of England to rule the Empire,...
The man that controls Britain's money supply controls the British Empire. And I control the money supply." Baron Nathan Mayer de Rothschild

ANZ Nominees Limited - 4.85% - fifth largest shareholder.

National Nominees Ltd - 4.59% - sixth largest shareholder.

Citicorp Nominees Pty Ltd - 1.96% - seventh largest shareholder.

*(a search on the three **nominee** company's above will reveal their close association by their common involvement in the top 20 of mainly mineral resource based companies). [Try Alta Vista.](#)*

Australian Mutual Provident Society - 1.95% - eighth largest shareholder.

[Australia's largest and oldest life insurance organisation](#) - holds **AAA** rating for claims paying ability from Standard & Poors.

SAS Trustee Corporation - 1.95% - ninth largest shareholder.

[Bonafide Australian Superannuation scheme](#) tied up with the New South Wales state government.

Queensland Investment Corporation - 1.6% - tenth largest shareholder.

No information available on the Internet about this group.

MLC Limited - 1.24% - eleventh largest shareholders.

[Tied up with Lend Lease and National Mutual.](#)

Perpetual Trustees Nominees - 1.18% - twelfth largest shareholders.

See fifth, sixth and seventh largest shareholders (above).

CEDE and Co (or DTC) - 0.90% - thirteenth largest shareholder.

Nominee Company:

The Depository Trust Company

7 Hanover Square, 23rd Fl.

New York, NY 10004

Attention: Scott Fietta

Telephone: (212) 709-6870

FAX: (212) 709-6896 or 6897

Extracts: [THE DTC - A NINE TRILLION DOLLAR SECRET?](#)

The Depository Trust Co. (DTC) is the best-kept secret in America.

Headquartered at 55 Water St. NYC, this "financial institution" is perhaps the most powerful in the world, yet the public doesn't have a clue as to who they are or what they do.

How can a "bank" hold assets of over 9 trillion dollars and be unknown?

During our telephone conversation, Mr. Mcneil was trying to assure our researcher that they have never lost a certificate or made a mistake in a book ledger transaction. In attempting to give us an example of how trustworthy they are, he said: DTC's first controlled test was 4 or 5 years ago. Do you remember black Monday? There was a very proud to inform us that "DTC cleared every transaction without a single glitch!" Read these quotes again. He state that: "Black Monday" was a controlled test! "Black Monday" (October 1987) was a deliberately manipulated disaster for many Americans at the "controlled test" by the DTC and the FDC owners.

[The hidden face of international tax evasion:](#)

All the companies in this hidden index we uncovered, like Time Warner, CBS, Bankers Trust New York, Hewlett Packard etc..., are tied into this DTC plot (read that as Cede and Co).. with the following common theme:

DTC will act as securities depository for the Series A Preferred Securities.

The Series A Preferred Securities will be issued only as fully-registered securities registered in the name of Cede & Co. (DTC's nominee). One or more fully-registered global Series A Preferred Security certificates will be issued, representing in the aggregate the total number of Series A Preferred Securities, and will be deposited with DTC.

DTC is a limited-purpose trust company organised under the New York Banking Law, a "banking organisation" within the meaning of the New York Banking Law, a member of the Federal Reserve System, a "clearing corporation" within the

meaning of the New York Uniform Commercial Code, and a "clearing agency" registered pursuant to the provisions of Section 17A of the Securities Exchange Act of 1934, as amended (the "Exchange Act").

DTC holds securities that its participants ("Participants") deposit with DTC. DTC also facilitates the settlement among Participants of securities transactions, such as transfers and pledges, in deposited securities through electronic computerised book-entry changes in Participants' accounts, thereby eliminating the need for physical movement of securities certificates.

Direct Participants include securities brokers and dealers, banks, trust companies, clearing corporations, and certain other organisations ("Direct Participants"). DTC is owned by a number of its Direct Participants and by The New York Stock Exchange, Inc. (the "New York Stock Exchange"), the American Stock Exchange, Inc., and the National Association of Securities Dealers, Inc. Access to the DTC system is also available to others such as securities brokers and dealers, banks and trust companies that clear through or maintain a custodial relationship with a Direct Participant, either directly or indirectly ("Indirect Participants"). The rules applicable to DTC and its Participants are on file with the Commission.

An application has been filed by **Goldman, Sachs & Co.** with the United States Patent and Trademark Office for the registration of the MIPS servicemark (for DTC).

GLOBAL BOOK-ENTRY SYSTEM

The Depository Trust Company (DTC), New York, NY, will act as securities depository for the Bonds. The Bonds will be issued as fully-registered bonds registered in the name of **Cede & Co.** (DTC's partnership nominee). One fully-registered bond certificate will be issued for each maturity of each issue of the Bonds, in the aggregate principal amount of such maturity, and will be deposited with DTC.

DTC is a limited-purpose trust company organised under the New York Banking Law, a banking organisation within the meaning of the New York Banking Law, a member of the Federal Reserve System, a clearing corporation within the meaning of the New York Uniform Commercial Code, and a clearing agency registered pursuant to the provisions of Section 17A of the Securities Exchange Act of 1934.

DTC holds securities that its participants (Participants) deposit with DTC. DTC also facilitates the settlement among Participants of securities transactions, such as transfers and pledges, in deposited securities through electronic computerised book-entry changes in Participants accounts, thereby eliminating the need for physical movement of securities certificates.

Direct Participants include securities brokers and dealers, banks, trust companies, clearing corporations, and certain other organisations. DTC is owned by a number of its Direct Participants and by the New York Stock Exchange, Inc., the American Stock Exchange, Inc., and the National Association of Securities Dealers, Inc. Access to the DTC system is also available to others such as securities brokers and dealers, banks, and trust companies that clear through or maintain a custodial relationship with a Direct Participant, either directly or indirectly (Indirect Participants). The Rules applicable to DTC and its Participants are on file with the Securities and Exchange Commission.

The cancer invading our banks does not stop here.

ANZ Bank, which announced the lay off of 1,700 Australians (and previously had retrenched 2,000) has *Chase Manhattan Nominees* with 11.6% of its shares as its largest shareholder.

To see how this all this was allowed to happened you need to visit the [Financial Services Industry Agreement page \(FSIA\)](#) to see how the Australian Labor Party under Paul Keating sold Australia's soul to foreigners.

LEGAL PRECEDENT

THE DALY EAGLE

B.B.C.

3368 GOVERNOR DR. #186

SAN DIEGO, CA 92122

619-458-5984

FEBRUARY 7, 1969

IN THIS ISSUE: **"A LANDMARK DECISION"**

A MINNESOTA TRIAL COURT'S DECISION HOLDING THE FEDERAL RESERVE ACT UNCONSTITUTIONAL AND VOID; HOLDING THE NATIONAL BANKING ACT UNCONSTITUTIONAL AND VOID; DECLARING A MORTGAGE ACQUIRED BY THE FIRST NATIONAL BANK OF MONTGOMERY, MINNESOTA IN THE REGULAR COURSE OF ITS BUSINESS, ALONG WITH THE FORECLOSURE AND THE SHERIFF'S SALE TO BE VOID.

THIS DECISION, WHICH IS LEGALLY SOUND, HAS THE EFFECT OF DECLARING ALL PRIVATE MORTGAGES ON REAL AND PERSONAL PROPERTY, AND ALL U.S. AND STATE BONDS HELD BY THE FEDERAL RESERVE, NATIONAL AND STATE BANKS TO BE NULL AND VOID. THIS AMOUNTS TO AN EMANCIPATION OF THIS NATION FROM PERSONAL, NATIONAL AND STATE DEBT PURPORTEDLY OWED TO THIS BANKING SYSTEM. EVERY AMERICAN OWES IT TO HIMSELF, HIS COUNTRY, AND TO THE PEOPLE OF THE WORLD FOR THAT MATTER TO STUDY THIS DECISION VERY CAREFULLY AND TO UNDERSTAND IT, FOR UPON IT HANGS THE QUESTION OF FREEDOM OR SLAVERY.

William Drexler

Corporate Sole

3368 Governor Dr., #186

San Diego, CA 92122

619/458-5984

FAX 619/792-6706

THE "CREDIT RIVER DECISION" HANDED DOWN BY A JURY OF 12 ON A COLD DAY IN DECEMBER, IN THE CREDIT RIVER TOWNSHIP HALL, WAS AN EXPERIENCE THAT I'LL NEVER FORGET.

CHIEF JUSTICE OF THE MINNESOTA SUPREME COURT HAD PHONED ME A WEEK BEFORE THE TRIAL AND ASKED ME IF I WOULD BE AN ASSOCIATE JUSTICE OF THE PEACE, ASSISTING JUSTICE OF THE PEACE, MARTIN V. MAHONEY SINCE HE HAD NEVER HANDLED A JURY TRIAL BEFORE. I ACCEPTED, AND IT TOOK ME TWO HOURS TO GET MY CAR RUNNING IN THE 22 BELOW ZERO WEATHER.

I GOT TO THE COURT ROOM ABOUT 30 MINUTES BEFORE TRIAL, AND HELPED GET THE WOOD STOVE GOING, SINCE THE TRIAL WAS BEING HELD IN AN UNHEATED STORE ROOM OF A GENERAL STORE. THIS WAS THE FIRST TIME I MET JUSTICE MAHONEY AND I WAS IMPRESSED WITH HIS NO NONSENSE MANNER OF HANDLING MATTERS BEFORE HIM. MY JOB WAS TO HELP PICK THE JURY, AND TO KEEP JEROME DALY, AND THE ATTORNEY REPRESENTING THE BANK OF MONTGOMERY FROM ENGAGING IN A FIST FIGHT. THE COURT ROOM WAS HIGHLY CHARGED, AND THE JURY WAS ALL BUSINESS.

THE BANKER TESTIFIED ABOUT THE MORTGAGE LOAN GIVEN TO JEROME DALY, BUT THEN DALY CROSS EXAMINED THE BANKER ABOUT THE CREATING OF MONEY "OUT OF THIN AIR", AND THE BANKER ADMITTED THAT THIS WAS STANDARD BANKING PRACTICE. WHEN JUSTICE MAHONEY HEARD THE BANKER TESTIFY THAT HE COULD "CREATE MONEY OUT OF THIN AIR", MAHONEY SAID, "IT SOUNDS LIKE FRAUD TO ME." I LOOKED AT THE FACES OF THE JURORS AND THEY ALL WERE AGREEING WITH MAHONEY, BY SHAKING THEIR HEADS AND BY THE LOOKS ON THEIR FACES.

I MUST ADMIT THAT UP UNTIL THAT POINT, I REALLY DIDN'T BELIEVE JEROME'S THEORY, AND THOUGHT HE WAS MAKING THIS UP. AFTER I HEARD THE TESTIMONY OF THE BANKER, MY MOUTH HAD DROPPED OPEN IN SHOCK, AND I WAS IN COMPLETE DISBELIEF. THERE WAS NO DOUBT IN MY MIND THAT THE JURY WOULD FIND FOR DALY.

JEROME DALY HAD TAKEN ON THE BANKS, THE FEDERAL RESERVE BANKING SYSTEM, AND THE MONEY LENDERS, AND HAD WON.

IT'S NOW TWENTY EIGHT YEARS, SINCE THIS "LANDMARK DECISION", AND JUSTICE MAHONEY IS QUOTED MORE OFTEN THAN ANY SUPREME COURT JUSTICE EVER WAS. THE MONEY BOYS THAT RUN THE "PRIVATE FEDERAL RESERVE BANK", SOON GOT BACK AT MAHONEY BY POISONING HIM IN JUNE OF 1969, LESS THAN 6 MONTHS LATER.

BOTH JEROME DALY, AND MARTIN V. MAHONEY, JUSTICE OF THE PEACE, ARE TRULY THE "GREATEST MEN THAT I'VE EVER HAD THE PLEASURE TO MEET. " THE "CREDIT RIVER DECISION", WAS AND STILL IS THE MOST IMPORTANT LEGAL DECISION EVER DECIDED BY A JURY.
BILL DREXLER.

**IN JUSTICE COURT
STATE OF MINNESOTA
COUNTY OF SCOTT
TOWNSHIP OF CREDIT RIVER**

JUSTICE MARTIN V. MAHONEY

First National Bank of Montgomery,
Plaintiff
vs

Jerome Daly
Defendant

JUDGMENT AND DECREE

The above entitled action came on before the Court and a Jury of 12 on December 7, 1968 at 10:00 am. Plaintiff appeared by its President Lawrence V. Morgan and was represented by its Counsel R. Mellby. Defendant appeared on his own behalf.

A Jury of Talesmen were called, impaneled and sworn to try the issues in the Case. Lawrence V. Morgan was the only witness called for Plaintiff and Defendant testified as the only witness in his own behalf.

Plaintiff brought this as a Common Law action for the recovery of the possession of Lot 19 Fairview Beach, Scott County, Minn. Plaintiff claimed title to the Real Property in question by foreclosure of a Note and Mortgage Deed dated May 8, 1964 which Plaintiff claimed was in default at the time foreclosure proceedings were started.

Defendant appeared and answered that the Plaintiff created the money and credit upon its own books by bookkeeping entry as the consideration for the Note and Mortgage of May 8, 1964 and alleged failure of the consideration for the Mortgage Deed and alleged that the Sheriff's sale passed no title to plaintiff.

The issues tried to the Jury were whether there was a lawful consideration and whether Defendant had waived his rights to complain about the consideration having paid on the Note for almost 3 years.

Mr. Morgan admitted that all of the money or credit which was used as a consideration was created upon their books, that this was standard banking practice exercised by their bank in combination with the Federal Reserve Bank of Minneapolis, another private Bank, further that he knew of no United States Statute or Law that gave the Plaintiff the authority to do this. Plaintiff further claimed that Defendant by using the ledger book created credit and by paying on the Note and Mortgage waived any right to complain about the Consideration and that the Defendant was estopped from doing so.

At 12:15 on December 7, 1968 the Jury returned a unanimous verdict for the Defendant.

Now therefore, by virtue of the authority vested in pursuant to the Declaration of Independence, the Northwest Ordinance of 1787, the Constitution of United States and the Constitution and the laws of the State of Minnesota not inconsistent therewith ;

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. That the Plaintiff is not entitled to recover the possession of Lot 19, Fairview Beach, Scott County, Minnesota according to the Plat thereof on file in the Register of Deeds office.
2. That because of failure of a lawful consideration the Note and Mortgage dated

May 8, 1964 are null and void.

3. That the Sheriff's sale of the above described premises held on June 26, 1967 is null and void, of no effect.

4. That the Plaintiff has no right title or interest in said premises or lien thereon as is above described.

5. That any provision in the Minnesota Constitution and any Minnesota Statute binding the jurisdiction of this Court is repugnant to the Constitution of the United States and to the Bill of Rights of the Minnesota Constitution and is null and void and that this Court has jurisdiction to render complete Justice in this Cause.

6. That the Defendant is awarded costs in the sum of \$75.00 and execution is hereby issued therefore.

7. A 10 day stay is granted.

8. The following memorandum and any supplementary memorandum made and filed by this Court in support of this Judgment is hereby made a part hereof by reference.

BY THE COURT

Dated December 9, 1968 **MARTIN V. MAHONEY**

Justice of the Peace

Credit River Township

Scott County, Minnesota

MEMORANDUM

The issues in this case were simple. There was no material dispute of the facts for the Jury to resolve.

Plaintiff admitted that it, in combination with the federal Reserve Bank of Minneapolis, which are for all practical purposes, because of their interlocking activity and practices, and both being Banking Institutions Incorporated under the Laws of the United States, are in the Law to be treated as one and the same Bank, did create the entire \$14,000.00 in money or credit upon its own books by bookkeeping entry. That this was the Consideration used to support the Note dated May 8, 1964 and the Mortgage of the same date. The money and credit first came existence when they created it. Mr. Morgan admitted that no United States Law Statute existed which gave him the right to do this. A lawful consideration must exist and tendered to support the Note. See Ansheuser-Busch

Brewing Company v. Emma Mason, 44 Minn. 318, 46 N.W. 558. The Jury found that there was no consideration and I agree. Only God can create something of value out of nothing.

Even if Defendant could be charged with waiver or estoppel as a matter of Law this is no defense to the Plaintiff. The Law leaves wrongdoers where it finds them. See sections 50, 51 and 52 of Am Jur 2nd "Actions" on page 584 - "no action will lie to recover on a claim based upon, or in any manner depending upon, a fraudulent, illegal, or immoral transaction or contract to which Plaintiff was a party.

Plaintiff's act of creating credit is not authorized by the Constitution and Laws of the United States, is unconstitutional and void, and is not a lawful consideration in the eyes of the Law to support any thing or upon which any lawful right can be built.

Nothing in the Constitution of the United States limits the jurisdiction of this Court, which is one of original Jurisdiction with right of trial by Jury guaranteed. This is a Common Law action. Minnesota cannot limit or impair the power of this Court to render Complete Justice between the parties. Any provisions in the Constitution and laws of Minnesota which attempt to do so is repugnant to the Constitution of the United States and void. No question as to the Jurisdiction of this Court was raised by either party at the trial. Both parties were given complete liberty to submit any and all facts to the Jury, at least in so far as they saw fit.

No complaint was made by Plaintiff that Plaintiff did not receive a fair trial. From the admissions made by Mr. Morgan the path of duty was direct and clear for the Jury. Their Verdict could not reasonably been otherwise. Justice was rendered completely and without denial, promptly and without delay, freely and without purchase, conformable to the laws in this Court of December 7, 1968.

BY THE COURT

December 9, 1968 MARTIN V. MAHONEY

Justice of the Peace

Credit River Township

Scott County, Minnesota.

Note: It has never been doubted that a Note given on a Consideration which is

prohibited by law is void. It has been determined, independent of Acts of Congress, that sailing under the license of an enemy is illegal. The emission of Bills of Credit upon the books of these private Corporations for the purpose of private gain is not warranted by the Constitution of the United States and is unlawful. See *Craig v. Mo.* 4 Peters Reports 912. This Court can tread only that path which is marked out by duty. M.V.M.

FORWARD: The above Judgment was entered by the Court on Decemebr 9, 1968. The issue there was simple - Nothing is the law gave the Banks the right to create money on their books. The Bank filed a Notice of Appeal within 10 days. The Appeals statutes must be strictly followed, otherwise the District Court does not acquire Jurisdiction upon Appeal. To effect the Appeal the Bank had to deposit \$2.00 with the Clerk within 10 days for payment to the Justice of the Peace when he made his return to the District Court. The Bank deposited two \$1.00 Federal Reserve Notes. The Justice refused the Notes and refused to allow the Appeal upon the grounds that the Notes were unlawful and void for any purpose. The Decision is addressed to the legality of these Notes and the Federal Reserve System. The Cases of *Edwards v. Kearney* and *Craig vs Missouri* set out in the decision should be studied very carefully as they bear on the inviolability of Contracts. This is the Crux of the whole issue. Jerome Daly.

Unfinished Business: Searching for a National Conscience

Paul McLean spent four years in the Australian Senate in Canberra fighting bank and other corruption. This culminated in his controversial tabling of the infamous ³Westpac Letters² and the ³devastating documents².

He appeared before the corrupted ³Martin Inquiry², a committee headed by Stephen Martin and set up by Paul Keating as a soft option to avoid the Royal Commission that Senator McLean has sought.

In a recent letter he wrote, I traveled the world looking at corruption in banking and at the time of my resignation from the Senate I had more than six hundred case files relating to various malpractices involving all major Australian banks.

I had tabled only a small cross-section of these in the Senate and before the Martin Inquiry. I still have access to all of those documents and many others. But more than bank greed, ineptitude and immorality were at work in all of this. Politicians, senior ministers, senior public servants, senior police, lawyers, accountants, and members of the bench must equally be held accountable.

The gross injustice experienced by trusting and innocent Australians at the hands of greed-driven corrupt bankers and others is a great Australian travesty. Yet even now very few acknowledge this.

The criminality apparent in the banks¹ handling of the infamous foreign currency loan fiasco drew most attention, but equally important were asset stripping and breaches of fiduciary obligation, of Reserve Bank statutory requirements, of the Trade Practices Act, of Tax legislation and regulations.

These were all crimes without statutory limitation - ³ticking time bombs.²

The sham was that the indisputable evidence I had tabled in the parliament, that which was presented to the Martin Inquiry, and that which came before the courts, was blatantly ignored.

Those responsible for protecting the public interest failed us. The overwhelming majority of politicians, police, legal professionals and judges showed neither moral conviction nor strength. Even worse - some took profit from it.

At the time we were mighty thankful for the brave few: journalists like Anne Lampe, Stewart Kennedy, Crispin Hull and Peter Murphy, whistle-blowing bankers like John McLennan and John Salmon; courageous and informed lawyers like James Renton and Francis Galbally. And there were others.

The real heroes though, were the thousands of victims.

Bankers could not believe their luck when I resigned and the storm subsided. Martin's ³Committee² apparently had been effective in damage control on behalf of their masters. Or so it must have seemed. But, they and we knew that these issues would be revisited.

A mountain of new material has been added to the voluminous and damning evidence already collected. Many Australians are watching with keen interest the current class actions against Canadian banks.

Class action suits can also be brought here in Australia. Bankers know this and insiders are nervously watching what is happening there and they report the unease inside the banks.

With a broad, new expose¹ of the rat cunning of the bankers, class actions would have a greater impact today.

We have gathered our own spiritual and intellectual resources to have another go.

Senator Paul McLean has demonstrated the corruption of the politicians, bankers, judges, and bureaucracy then and fifteen years later we will probably show that nothing has really changed for the better.

The crime has not gone away.

Many of the criminals are still with us, many of them elevated to still higher positions of authority and responsibility.

Senator McLean continues, as you know I recorded my experiences and those of many of my constituents in my book, *Bankers and Bastards*. Although the issue of bank malpractice attracted huge public interest in the late 80's and early 90's, it finally went ³stale² as journalists say.

The same journalists agree, however, that after fifteen years this stuff can be freshened² again. There is real interest. It's agreed that the climate is right.

The Howard government has brought public trust of institutions to a new low. That had to be the natural rat cunning of the man whose report as Treasurer for the Coalition Government launched the deregulation of the banks and promoted the foreign currency loans.

He later became Prime Minister overseeing the misery and criminality he had fostered and adding still more burdens to Australians.

Our courts have been a disgrace. It has been there that the arrogance, smugness, and dishonesty of the banks and their cohorts of lawyers have been most blatant.

Much could be cited, but pivotal is the outrageous lie that the banks knew nothing of the pending and progressive floating of the Australian dollar in 1984.

Their very own Treasury and branch memos affirm this knowledge in black and white.

Francis Galbally made the Martin Inquiry aware when he appeared before it with James Renton and me on 15 March 1991, and again subsequently.

Professor Evan Jones¹ papers provide clear evidence that there has been a number of cases where the bench was biased and legal representation either professionally incompetent or down right corrupt.

This reflects appallingly upon our judicial system.

As cases have come before courts over the past twenty years, lack of disclosure and constraints on discovery of key evidential documents, (frequently deliberate and criminal on the bank's part) have thwarted justice.

How heartening it was recently to see the High Court find barriers to recovery of key evidential documents to be sufficient grounds to overturn prior judgments.

Yet again, Michael Kirby took the opportunity to educate an ignorant public about an important aspect of the law.

I was impressed to read Justice Mack¹'s strong public statement regarding Hicks¹ incarceration and how our federal government's tolerance of it reflects on our perspective of justice.

These are powerful and critically important developments that must be rammed home and reinforced. Do I sense a moral renewal coming on?

Image is the Achilles heel of the banks.

That's why any settlement is hushed with a ³deed of release² otherwise known as a ³shut up agreement.²

Such agreements might not be legal since the banks coerce the victim of their fraud to be silent. A coerced contract might not have any standing in court.

Nevertheless the intimidation can be quite effective. That's why Members of Parliament won't help their constituents.

As Joan Gash MP from Nowra admitted, the banks subsidised her electoral campaigns.

That's why mainstream, corporate media is often reluctant to publish an expose¹ of the bank.

Banks buy advertising in their papers and on their channels.

Judges who find in favor of the victims of bank malpractice will never be allowed to sit on another such case.

Judges who favor the banks are often more likely to be promoted to the High Court.

Attorneys who do too good a job of supporting their clients against the banks might find their home and office burglarised.

Police have even warned the victims of bank malpractice to back off from their allegations. Such police will often be promoted.

Some bank managers who were sacked for witnessing a forgery were given government jobs which then cost the Australian taxpayer and consumer.

The bank malpractice issue has cost all Australians dearly.

Remember fifteen years ago, The Bulletin gave them hell in several great front cover stories:

Why the Banks Are Bastards,¹

Bank Chaos - Have the Bastards Learnt Anything?¹, and Why the Banks have to be Bastards.¹

Remember also how Australian Business pounded Westpac.

Bulletin sales went through the roof.

Senior bank management got rattled!

Stories that were buried will be exhumed.

Stories that never saw the light of day will be brought to light. Stories that people were frightened to tell

will now be told. And the response of the Australian authorities today will be tested and exposed. They have a choice of moral or immoral, legal or illegal, honest or dishonest.

Take this as an example. On 6 March 1991 I tabled a set of documents referred to as the French Westpac Letters.

Agnes Wong, who headed up Westpac's damage control unit, wrote them. They are a telling expose¹ but they never go the attention they deserve.

If read in conjunction with Max Dodd's (Commonwealth) internal memo, and in the hands of an expert like McLennan, they are a potential H bomb.

Wong, Dodd, and McLennan were critically placed to comment, and they essentially said the same thing.

The fact that a member of the bench ruled Dodd¹'s affidavit inadmissible because he is dead raises other interesting points of law that perhaps warrant testing in ³Higher² places.

One implication of the ruling seemed to be that a truth can die with its teller. What offensive rot!

We will find someone else within CBA who is haunted enough to swear another affidavit propounding the same truths. Such people do exist - we have found them before!

Consciences will have been churned.

Yes, even bankers want to die with clear consciences.

Though Max Dodd is gone, the documents he cites aren't dead. Thankfully he was thorough in his referencing. Their truth still prevails.

If such documents mysteriously disappear years after the event, as other OG Documents¹ have done in the past, then that would be wonderful new fuel to the new fire.

We know that those documents will never disappear off the face of the Earth. There are multiple, multiple copies.

In about 1996, former senator Paul McLean, briefly working for the late Senator Robert Bell, devised a series of about twenty Questions on Notice¹.

They received paper-over¹ answers as was expected. It was naively assumed by some that the matter was over. - McLean had gone back into the forest, Bell was dead, and a whole new parliament had been elected.

Wrong! Those questions, and the answers, are truly amazing. Their truth will eventually out. Inevitably there will be an outcry for national moral and ethical renewal, a renewal that begins with the Australian legal and judicial system. Then it will expand to embrace all institutions and then have an impact around the world.

What happened in Australia has happened elsewhere and continues to happen as western banks go into the former Soviet republics to an unaware public ignorant of fraudulent banking practices.

The responses of government and its institutions in Australia are not unique to Australia.

What IS unique is the depth and breadth of the documentation that has come to light because of a few courageous bank employees, responsive journalists, and the rarest of politicians.

In contrast, Paul McLean has said that ministers such as Tate, Duffy, and Keating were criminally negligent and the Martin Committee's whitewash was a national disgrace that has never been exposed for what it was.

The report of that committee is notable only for its inadequacy. OA Pocketful of Change¹ is offensive in the blatant, arrogant cynicism with which it declares the cosy relationship that prevailed between the Hawke/Keating governments and the bankers.

A case could be made similarly for the Malcolm Fraser and John Howard Coalition governments that preceded and followed the Labour government of the 80's. Politicians did not skip a beat in supporting the bankers and bastards² in pinstripe and black robes.

Paul McLean is back and he's not alone. Australians have unfinished business.

See also: Bank Fraud: Crucifixion and Resurrection in Australia

<http://sydney.indymedia.org.au/story/bank-fraud-crucifixion-and-resurrection-australia> on Sydney Indy-Media

Unfinished Business: Searching for a National Conscience

http://www.real-debt-elimination.com/bank_fraud/bank_fraud_in_Australia/unfinished_business.htm

or on Liberty Forum at:

http://www.libertyforum.org/showflat.php?Cat=&Board=news_crime&Number=296147

135&view=collapsed&sb=5&o=21&part

<http://www.libertyforum.org/showflat.php?Cat=&Board=news_crime&Number=135&view=collapsed&sb=5&o=21&part

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“The issue which has swept down the centuries and which will have to be fought sooner or later is ... The People vs. The Banks.” - Lord Acton, Historian, 1834 - 1902 -

The process of confiscation and illegal seizure of money and property starts with the banks' illegal creation of money and ends with the bottom feeders - the debt collectors who prey on those who are down and out.

The debt collectors, comprised of lawyers and debt collection agents feeds on the accounts that have been written off by the banks. The debt collection process starts from the banks' own collection departments as soon as the accounts becomes delinquent.

The banks' own collection agents start sending written notices and reminders to let you know that you have missed a few payments or soon after, they let you know that your account is past overdue.

They still have to do this in spite of the fact that the banks actually never loaned you any money and the loan was nothing but a scam, a fraudulent scheme to turn you into a debt slave and then confiscate your property despite the fact that they never really risked or lost any money in the process.

They had to go through the charade not because they have lost any money or that they could lose the money because you cannot pay your so-called debts, but the real reason is: they don't want to blow their cover!

So they go on pretending, threatening you in the process, that they will report the matter to the credit bureau and thus ruin your credit, or that they are going to take legal action against you.

Usually it's all smoke. Other than the fact that they will report you to the credit bureau, if they haven't done it already, they don't normally take anyone to court just yet.

Debt collectors cannot take you to court simply because you do not have a contract with them and they do not own the accounts.

The next step is the bank writing off the delinquent account, usually after six months.

The reason is, it is very expensive and time consuming for the banks to do debt collection themselves and therefore they prefer to throw the account into the "pile", or the delinquent account database just like garbage being thrown overboard from a ship, where the bottom-feeding creatures feast on the garbage.

Once the account is in the database and fully accessible to the debt collectors, they sign in on the account one at a time and start their dirty work. Some credit card companies like MBNA employs its own army of debt collection agents and staff lawyers who does nothing but debt collection work.

These corporations seldom use outside collection agents to do the dirty work, they prefer to do it themselves. Most banks however simply assigns the debt collection work to the debt collection agencies. Some collection agencies actually buy or trade accounts.

What to do when the debt collectors start bugging you.

Number one is: never, never ignore them, especially when the banks starts the collection process. You meet them head on by replying to their collection letters.

Do not reply to them over the phone, this is useless, unless you are able to record your conversation with them.

First thing to do is dispute the amount in writing, never admit that you owe them anything because you really don't. Because they never really gave you any valuable consideration, they never could have lost anything; you have to ask them for a proof of loss;

you also ask them for a certified or notarized copy of the contract between you and the bank; ask them to return the original promissory note or loan application they got from you.

Chances are they do not have it. Why? Because the contract does not exist. There is no contract. What they call a contract is the loan application they took from you. That is not a valid contract. **A valid contract must be signed by two parties;**

the bank never signed anything with you. There is **no such thing as a unilateral contract**.

In the case of a credit card agreement, the contract is the credit card holder agreement is nothing but an agreement between you and the bank which enables them to charge you an annual fee for using the card.

But as far as loans are concerned, there is no such thing as a loan contract. Because if there is, it would not be hard to show that they have breached the contract for non-disclosure of material fact, or the fact that they have not loaned you any money.

It is very important for you to do these initial steps because you are establishing for yourself the evidence that you can use in a court of law should the banks or their agents (lawyers) decides to escalate the matter and take you to court.

The idea is to accumulate enough evidence that the banks have failed or refused to provide you with any verifiable evidence that you owed them anything.

Once they failed to produce the evidence you need, that in itself should discharge their claim - they have no claim.

Once you have the evidence that the principal or the creditor has no verifiable claim, their lawyers and debt collection agents would not have any verifiable evidence either and therefore these third parties or agents have no legal standing to bother you.

The biblical principle that says: "no man is greater than his master" applies here. If the principal has no claim, no one else have any claim, simple as that, so do not be afraid of them.

Request bank to provide three things:

1. **validation of the debt** (the actual accounting);
2. **verification of their claim** against me (a sworn affidavit ort a signed invoice);
3. **a copy of the contract** binding both parties.

Write that, as soon as I received these three documents, I would be happy to pay any financial obligation I might lawfully owe.

The banks can't validate the debt because they never sustained a loss;

They can't verify any claim against *me* because I am not the NAME they are billing - more on this later.

They can't produce a copy of the contract because one doesn't exist. What exists is an unenforceable unilateral contract.

What the banks refer to as 'your contract with us' is not a valid bilateral agreement since the four requirements of a lawful, binding contract were not met on the credit card 'application', namely:

1. **Full Disclosure**

(we are not told that we are creating the credit with our signature);

2. **Equal Consideration**

(they bring nothing to the table, hence they have nothing to lose);

3. **Lawful Terms and Conditions** (they are based upon fraud); and

4. **Signatures of the Parties** (corporations can't sign because they can't contract - they are legal fictions).

Credit cards are win/ win for the banks and lose/ lose for everyone else - it is the slickest con game on the planet

The District Court 'Judge' asked me my name. I responded,

"If I tell you, will I have entered into a contract with you?"

He became irate. I knew I was onto something. He furiously said, "I'm going to ask you again; what is your name?"

I said the same thing again and was literally, bodily tossed from court. On my way out I told the bailiff, "I believe I hit a nerve." I was ecstatic.

As it turned out, I had indeed hit on the only issue which matters.

CONTRACT.

Contract Law is the *only* law. There is no Constitutional Law, Bill of Rights, Charter of Rights and Freedoms, no codes, rules, regulations, ordinances, statutes, or anything else which most people think of as 'law' which applies to **free, sovereign people**. They all apply only to corporate entities.

There is only one law which applies to us: the law which protects the life, liberty, rights, and property of all living souls.

That which causes us to think that all these 'laws' apply to us is the contracts/agreements we have made, either wittingly or unwittingly. **If there is no contract there is no case.** Contract is the law. Contractual Financial Liability is all that matters; it must be proven.

What loss could they possibly have sustained? Is *my* bank out any \$\$\$? No, its books are balanced since they were electronically credited by the 'other' bank (there's only one bank).

Is the other bank out any \$\$\$?

No, **the returned cheque with my signature was their credit.** So their books were balanced.

Were my books balanced? Of course! My debit was my signature and my credit was the cash. It is all just bookkeeping entries.

Who owes what to anyone? The transactions are complete. It was simply an exchange of debit/credit.

Why would I give them anything more than what **I already gave them - my signature**, which is by the way, by far more valuable than \$3,500 because they will lend funds against my signature many times, earning them, depending upon the rate of interest, **at least 9 times** that amount.

This is called 'fractional banking' and their not apprising me of this is called 'bank fraud'.

So in fact I did them a huge favour by selling them my signature.

They informed me that I had not 'repaid my loan'. This is called 'double billing'. It is fraudulent.

In exchange for using notes belonging to bankers who create them out of *nothing, based on our credit*, we are forced to repay in substance - our labor, property, land, productivity, businesses, and resources - in ever-increasing amounts.

My signature is worth whatever I say it is at any given instance. I signed for \$10,000 credit with MBNA Bank. They sold my signature for who knows how much. After I used all the credit I had created, I discharged their debt. Yes, *their* debt; I allowed them to use my credit, via my signature, and they created the debt in order to balance their books.

Now they wanted me to send them over \$11,000. I asked them to send me a copy of the contract between 'MARY' (the name in upper case letters) and MBNA.

I guess they couldn't find it ... maybe because it never existed. I also asked them for validation of the debt (record of their accounting) and verification of their claim against *me*, since what I am called (Mary) was nowhere on the alleged contract.

They began to telephone asking me to send them \$\$\$ yet never put anything in writing. What does this tell you? They had no valid claim. I told them I was very willing to pay any obligation I might owe, if they could provide proof of their claim. They could not. They were incapable of substantiating their claim.

I never received anything from them suggesting that the manner in which I had paid them was insufficient, unacceptable, improper, or failed to discharge the debt.

Besides, I *did pay them*; in fact I paid them more than double. They had my original signature and I also sent them another signature attached to the final

amount they claimed I owed them, not to mention a few hundred I sent while I was busy ringing up the card, so they made a killing off me.

If they had a legal leg to stand upon they most certainly would have written to me, not to mention sent their 'legal counsel' after me, which they did threaten, by the way, but only over the telephone, never on paper. Idle verbal threats have no lawful clout.

I never stiffed anyone. The 'contract' they believe I had with them was invalid because there was no full disclosure - one of the requirements of a valid contract. It was not spelt out to me that **they were in the business of perpetrating fraud upon unsuspecting people**. Since most people *are* willing to have their funds fraudulently confiscated, they generally leave people like me alone. They don't want to let the cat out of the bag. It would mean the demise of their racket, not to mention the entire economic system.

But isn't this what we want? It isn't working for us - 99% of the world's population; its only working for them - 1%. *collected, mortgages foreclosed as rapidly as possible.*

When through the process of law the common people lose their homes, they will become more docile and more easily governed through the strong arm of government applied by a central power of wealth under leading financiers.

These truths are well known among our principal men who are now engaged in forming an imperialism to govern the world.

By dividing the voter through the political party system we can get them to expend their energies in fighting for questions of no importance.

It is thus by discreet action we can secure for ourselves that which has been so well planned and so successfully accomplished. - 1924 US Banker's Association Magazine

When Rothschild said, Let me issue and control a nation's money and I care not who writes its laws, it was the beginning of the modern era's financial, political, social, commercial, and military strife and subversion. - perfecteconomy.com

The financial system has been turned 'Loans'

A deposit created through lending is a debt that has to be paid on demand of the depositor, just the same as the debt arising from a customer's deposit of checks or currency in the bank.

Of course they do not really pay out loans from the money they receive as deposits. If they did this, no additional money would be created.

What they do when they make loans is to accept promissory notes in exchange for credits to the borrowers' transaction accounts. - Federal Reserve Bank, Chicago, Modern Money Mechanics, p. 6

When you entered into a loan contract with a bank, you signed a note or contract promising to pay back the bank, and you agreed to provide collateral which the bank could seize if you did not repay the loan.

This contract supposedly qualified you to receive the bank's money.

The bank either sells or hypothecates our promissory note *before we sign* the final papers relative to the 'loan'.

In essence the bank is receiving the proceeds of the sale or hypothecation of our note *before it purchases or accepts our note as a loan to itself.*

Banks are prohibited from lending their 'own money' from their own assets, or from other depositors.

So from where did the \$\$\$ come?

The contract we signed (our promissory note) was converted into a 'negotiable instrument' by the bank and became an asset on the bank's accounting books. According to the UCC 1-201(24) and 3-104, it was our signature on the note which made it \$\$\$.

Our promissory note ('money') was taken, recorded as an asset of the bank, and sold by the bank for cash ... *without 'equal valuable consideration' given to us for our note.*

The bank gave us a deposit slip as a receipt for the money we gave them, just as the bank would normally provide when we make a deposit to the bank.

It then created an account at the bank which would contain this \$\$\$ which we just created.

A cheque on this account was issued with our signature and this account is the source of funds behind the cheque which we received as a 'loan'.

The bank risked *none* of its own assets in the so-called 'loan' to us; rather it used our note to pay the seller, in order to raise an asset for itself, and also used the face value of our note as 'principle' which it claims it 'lent' us and against which it charged interest.

Consideration on the part of the bank is nonexistent so the bank has *nothing* to lose. It can not possibly sustain a loss.

Since consideration is essential to an enforceable contract and the note was obtained from us via fraud, the entire transaction/ contract is fraudulent.

In the Ashley case of 1988, fraud on the part of the bank was proven because the defendant revealed, "the banks told me they had 'money' to lend and they didn't."

Mortgage contracts are written in such a way to *appear as if* the bank lent us funds *before* they received our promissory note/ mortgage contract so that the bank can use it as a *receipt* which they can sell.

In fact, we signed and gave the mortgage contract/note to the bank prior to their giving us the funds. So, the application for the loan created the funds (it has our signature on it) and the note (with our signature) covered the funds to 'repay' the loan. Again, constructive fraud.

BANKRUPTCY

If you are considering filing for personal bankruptcy - don't! There are other ways to stop the debt collectors from pestering you.

Everyone who feeds on the SYSTEM recommends that this is your only salvation to keep the bottom feeding lawyers and debt collectors from bothering you is to file bankruptcy. This is because this is the

way they have been taught. All of them say that - lawyers, bankers, debt collectors, accountants, all recommend filing bankruptcy.

Again, do not follow their advice. These people work for the **SYSTEM** and therefore they all want you to do what is best for the **SYSTEM**, not what is best for you.

Bankruptcy is the last thing you want to do, if you had to do anything at all. The banks love people who file bankruptcy because bankruptcy makes it possible for them to close your account, to put everything in zero balance - something they cannot do while you're still whole (not yet bankrupt).

Your bankruptcy is their ultimate goal in the final confiscation and seizure of your property, including your own self.

When you file for bankruptcy, you become a ward of the state, which in turn qualifies you as an imbecile in the eyes of the law, unable to make legal decisions for yourself, you lose every right to hold property or equitable title to a property.

Bankruptcy requires that you must hand over your entire possession over to the bankruptcy trustee - all of it! Of course they make you believe you are entitled to keep a certain amount of personal belongings to enable you to survive while you're in a state of bankruptcy, but this is not entirely true. You keep whatever the trustee allows you to keep; the trustee works for the government even though you are the one paying him or her, out your own pocket, but his loyalty is to the government who gave him the license to do business as a bankruptcy trustee. His job is to make sure that the creditors are happy. And why wouldn't they be happy? They get to keep any equity that belongs to you which can only be released by the banks through your bankruptcy. Sure they cannot go after you anymore, not because the bankruptcy laws protect you, but because now they have your equity, or the undisclosed liability on the part of the bank when they took and monetized your promissory note and deposited the money into their own account. Their liability to you, or the money they actually owed you and are holding in constructive trust for you no longer has to be paid.

You are now a declared imbecile remember? A real idiot in the eyes of the law of commerce and in the eyes the banks. Idiots do not deserve to get paid and hold property. So don't be an idiot - don't file for personal bankruptcy. Let the debt collectors bug you, they have to stop after a while.

You can however tell them you are bankrupt, or an undeclared bankrupt. If they ask when did you file for bankruptcy? Just tell them you haven't. According to our bankruptcy laws, if you owe anyone at least \$1,000, you are considered insolvent, in other words, bankrupt. Why spend the money filing for bankruptcy? Keep the money instead. At this point, your credit is already ruined anyhow, filing for personal bankruptcy will not improve your credit rating, it will only make it worse. Therefore forget about bankruptcy, unless you really want to be an idiot, or an imbecile.

Alternatives to bogus "Bank Credit": <http://ripple.sourceforge.net/>

Government Corporation Tricks:

First Trick:

The first 'trick' of the Government is the re-definition of certain critical words in each Statute (Act). They (the Government) want you to presume the ordinary meaning of the word so as to trick you into reading and interpreting the Statute in their favour. Here is a summary of some of the [Trick Words](#). Two key words that are re-defined in almost every Statute are the words "person" and "individual". There are at least two "person" in law:

A **natural-person** is a legal entity for the human-being.

An **artificial-person** is a legal entity that is not a human being.

Here are the exact definitions from Barron's Canadian Law Dictionary, fourth edition (ISBN 0-7641-0616-3):

- **natural person.** A natural person is a human being that has the capacity for rights and duties.
- **artificial person.** A legal entity, not a human being, recognized as a person in law to whom certain legal rights and duties may attached - e.g. a body corporate.

You will observe that the natural-person has the "capacity" (i.e. ability) for rights and duties, but not necessarily the obligation. The artificial-person has rights and duties that may be attached (i.e. assigned) by laws.

Second Trick:

The second 'trick' of the Government is to use the Interpretation Act to define words that apply to all Statutes, unless re-defined within a particular Statute. Without this knowledge, you could presume the ordinary meaning for the words you are reading, not realizing that they may have been defined by the Interpretation Act. Unless these words have been re-defined in another Statute, the underlying definitions for the two most important words still apply, either from the Interpretation Act, or the Canadian Law Dictionary. Basically, they are defined as follows:

from the *Canadian Law Dictionary* we find that:

individual means a natural person,

from the *Income Tax Act* we find the re-definition:

individual means an artificial person.

from the *Canadian Law Dictionary* we find that:

person means an individual (natural person) or incorporated group (artificial person),

from the *Interpretation Act* we find the re-definition:

person means a corporation (an artificial- person),

from the *Income Tax Act* we find the re-definition again:

person means an artificial person (amongst other things).

In the [Canadian Human Rights Act](#) you will see how **individual** and **person** are used and how they apply to natural and artificial persons.

Third Trick:

The third 'trick' of the Government is to use both the word "means" and the word "includes" in the definition (interpretation) section of the act. They do this in some critical definitions that they want you to misinterpret. It is important to understand the difference between "means" and "includes" when used in definitions. Previously we believed that "means" and "includes" were interchangeable, however after much study of many statutes, we now have a revised belief, as contained herein.

Here is the interpretation of "means" within statutes:

Basic Form: subject means objects;

Effect:

1. means implies a **substitution** of words.
2. means creates a new definition for the subject.
3. the subject does not need to be pre-defined.
4. the objects need to be pre-defined.
5. any pre-existing definition of the subject is replaced by the objects.

Example from the *Bank Act*:

"**person**" means a natural person, an entity or a personal representative;

Interpretation of the above Example from the *Bank Act*:

Any pre-existing definition for "**person**" is substituted with the given objects, so when **person** is stated in the *Bank Act*, any or all of the objects are used in place of the word **person**.

Here is the interpretation of "includes" within statutes:

Basic Form: subject includes players;

Effect:

1. includes implies a one-way **attachment** of the players to the subject.
2. includes does not create a new definition for the subject.
3. the subject needs to be pre-defined.
4. the players need to be pre-defined.
5. any pre-existing definition of subject is still effective.
6. any player can play the role of, or act as a replacement for, the subject.
7. a subject may not play the role of, or act as a replacement for, any player.
8. includes implies **attachment** for role-playing - the players may play the subject's role in the *Act* but not *vice versa*.

Example from the *Income Tax Act*:

"**employee**" includes officer;
 "**corporation**" includes an incorporated company;
 "**insurance policy**" includes a life insurance policy;
 "**taxpayer**" includes any person whether or not liable to pay tax;
 "**person**", or any word or expression descriptive of a **person**, includes any **corporation**, and any entity exempt, because of subsection 149(1), from tax under Part I on all or part of the entity's taxable income and the heirs, executors, liquidators of a succession, administrators or other legal representatives of such a person, according to the law of that part of Canada to which the context extends;

Interpretation of the above Examples from the *Income Tax Act*:

An officer may play the role of an **employee**, but not *vice versa*. For example, any **employee** (pre-defined - may be a waitress) may not play the role of a Judicial Office (an officer). Within the *Income Tax*

Act, both **employee** and officer are pre-defined by the use of the verb means.

An incorporated company may act as a **corporation** but not *vice versa*. For example, any **corporation** (pre-defined - may be unincorporated) may not act as an incorporated company.

A life insurance policy may play the role of an **insurance policy** but not *vice versa*. For example, any **insurance policy** (pre-defined - may be house insurance policy) may not play the role of a life insurance policy.

A **person** (including a natural person) may act in the capacity of a **taxpayer** but not *vice versa*. For example, any **taxpayer** (pre-defined - may be a corporation) may not act in the capacity of any **person** (especially a natural person).

A **corporation** (including an incorporated company) may act as a **person**, but not *vice versa*. For example, any **person** (e.g. an individual, or a natural person) may not act as a **corporation**.

Here is the interpretation of "means and includes" within statutes:

Basic Form: subject means objects, and includes players;

Effect:

1. means creates a new definition for the subject from the objects.
2. the subject does not need to be pre-defined.
3. the objects need to be pre-defined.
4. the players need to be pre-defined.
5. any pre-existing definition of the subject is replaced by the objects.
6. and includes implies a one-way **attachment** of the players to the new subject.
7. any player can play the role of, or act as a replacement for, the new subject.
8. a new subject may not play the role of, or act as a replacement for, any player.
9. means and includes implies a new subject definition with an

attachment for role-playing - the players may play the new subject's role in the *Act* but not *vice versa*.

Example from the *Interpretation Act*:

"**province**" means a province of Canada, and includes the Yukon Territory, the Northwest Territories and Nunavut;

Interpretation of the above Example from the *Interpretation Act*:

Any pre-existing definition for "**province**" is substituted with "a province of Canada", and any of the players (Yukon Territory, the Northwest Territories and Nunavut) may play the role of a **province**, but not *vice versa*. For example, any **province** may not play the role of Nunavut.

The use of the word **includes** is key to understanding your potential loss of natural-person. This is the major trick used by the Government in an attempt to take away your natural-person rights. Unless you know this, you will voluntarily forfeit your rights. Now that includes is no longer believed to be restrictive, you have to look elsewhere in the statutes to find out where your rights, as a natural person, are preserved. Your rights will be upheld somewhere, you just have to find out where.

Fourth Trick:

The fourth 'trick' is directly attributable to a defect in the English language in respect of the verb '**to be**'. In the English language there are many different meanings of the verb '**to be**' and the reader/listener may misinterpret the intended (or 'trick') meaning and thereby draw the wrong conclusion from its use.

The two different and distinct meanings of the verb '**to be**' which concern us are: the one meaning which relates to the essence of the subject (such as the table is made of wood; he is strong) and the other meaning which relates to a temporary location or position (such as the table is over there; he is a swimmer).

To be succinct, the two relevant meanings of interest, in this 'trick', may be summarized by the following simple definition:

to be, means 'to have the essence of, to exist or live' (in the sense of essence), or 'to occupy a place or position' (in the sense of location or position).

By the way, the noun 'essence' requires the helper verb 'to have'. Be careful with 'exist' because an artificial person can 'exist' on a piece of paper somewhere in a file, but an artificial person cannot exist as 'living'.

Now to utilize the Fourth Trick associated with '**to be**', a judge may make a ruling as follows:

"a natural person is a taxpayer", or "a natural person is a driver"

which immediately translates into the valid conclusion, with regard to occupying a position (because someone has to do the paperwork), that:

"a natural person occupies the position of a taxpayer"

However, a judge cannot make a ruling that:

'a natural person has the essence of a taxpayer'

'a natural person lives as a taxpayer'

because human rights are immediately violated and slavery would be condoned by the judge.

The conclusion, in respect of the Fourth Trick, is to be careful when reading the word "is" and check for 'essence' or 'location'. What you think you read may not be in fact what you really read.

You can very quickly get clarification by asking: "When you say is, do you mean occupies a position, or do you mean has the essence of (lives as)?" With this question you will immediately expose any 'trick' which is being utilized.

Spanish is one of the few languages which has maintained a distinction by having two separate verbs; the verb '**ser**', derived from the Latin 'esse' (English 'essence'), is used 'to have essence'; and the verb '**estar**', derived from the Latin 'stare' (English 'state'), is used for a 'temporary location or position'.

Fifth Trick:

The fifth 'trick' is for the benefit of our American readers. It relates to the definition of the term **National Security** and the use of that term as an excuse to

hide information from the public. In fact, it appears that the term **National Security** really means '[to protect the government structure and its operatives](#)', and has nothing to do with protecting the American people themselves, as they mistakenly believe.

"Whereas it is essential, if man is not to be compelled to have recourse, as a last resort, to rebellion against tyranny and oppression, that human rights should be protected by the rule of law," (Preamble - [Universal Declaration of Human Rights](#))

International Bar Association
10th Floor
1 Stephen Street
London W1T 1AT
United Kingdom
Dear Sir/Madam:

Thank you very much for answering my previous letter. It is very nice to know that somebody in the *International Bar Association* is willing to help me with my questions.

It is comforting to know that a 'natural person' means a 'human being' in other parts of the world, besides Canada.

With that foundation, I do not know what Government-issued Identification is possible for the 'natural person'.

For example, a DRIVER is a artificial person, whose name is made from all capital letters (DOE, JOHN for example, the same as a MILITARY designation for *nomme-de-guerre*, because an artificial person is 'dead') and this artificial person (the DRIVER) is judged with 'strict liability' and has no rights and freedoms but must obey all laws applicable to the DRIVER.

The driving laws in Australia are "guilty until proven innocent" and none of the fundamental rights and freedoms of the human being exist for the DRIVER. I believe this is true world-wide.

Secondly, a CITIZEN is a artificial person, whose name is also made from all capital letters (JOHN DOE eg the same as any CORPORATION) and I know this to be true because my recent application for a replacement Passport was refused by the Australian Government when I asked for it to be made for the 'natural person'.

The Government refused to do it! Finally when I asked for a card for the 'artificial person', the Government was able to proceed and supply me with a replacement.

Thirdly, a RESIDENT is a artificial person (ALL-CAPITALS NAME on Government documents, the same as a CORPORATION), who must obey certain 'residency' requirements when benefits of Social Plans (such as Medical Care) are involved.

Fourthly, a HOMEOWNER is a artificial person (ALL-CAPITALS NAME on the land title deed), who must pay the government land-taxes every year or else the home will be taken away from the human being , who thinks he owns the home, in violation of the human being's fundamental rights of life, liberty and property, because he never owned the property in the first place. The human being has *equitable title* while the government has *legal title*.

Other examples of artificial persons (legal entities) are VOTER, TEACHER, LANDLORD, TENANT, TAXPAYER, DIRECTOR, SHAREHOLDER, CARDHOLDER (for credit cards), OFFICER, EMPLOYER, EMPLOYEE, and so on. It appears as though most of our laws have been constructed so as to apply only to these artificial persons otherwise the laws clearly violate the Universal Declaration of Human Rights regarding issues of slavery, freedom, etc. as those rights apply to the human being.

Therefore my conclusion is that there is NO GOVERNMENT-ISSUED IDENTIFICATION for the 'natural person' because a human begin does not require the Government to create Identification for him (man or woman).

The ONLY ID that can be created is for the Government-created artificial persons because, having created them, the Government is able to issue ID for these legal entities (the creator can validate the existence of its creation).

If you believe man (or woman) is sovereign and created by God, then, in reality, only God can issue ID for man. However since man is free and has free will, then

man does not require any ID except when interfacing with society and the Government-created rules and regulations.

Therefore the Government MUST CREATE artificial persons in order to maintain a peaceful and stable society.

In fact, man (or woman) is outlawed (outside of the law) from society by definition.

Therefore the 'natural person' must be created, which is a legal entity that is used to represent the human being in society, so that human beings can function in society.

What is missing from *International Law*, and what really needs to be done (this is where you come in), is the implementation of a world-wide system of Government-issued 'natural-person' Identification Cards that are not connected with the artificial persons cited above.

Can you begin the process of implementing these 'natural person' ID cards for me?

Thank you for you most generous help,

John Doe.

Natural vs. Artificial:

There are two "persons" identified in law. These are "natural-person" and "artificial-person". See [Government Tricks](#) for more details.

A natural-person is defined as "A human being that has the capacity for rights and duties". Note that the word *capacity* means the *ability*, but not the obligation for rights and duties.

An artificial-person is defined as "A legal entity, not a human being, recognized as a person in law to whom legal rights and duties may attach - e.g. a body corporate".

Sometimes an artificial-person may be referred to as a CORPORATION, which is not always the same as an Incorporated Company.

These subtle re-definitions are made in Statutes whenever the Government wants to change the meaning of the word.

There are many different types of artificial-persons, each with different duties. Here are a few different types of artificial-persons:

Taxpayer, Resident, Driver, Voter, Citizen, Homeowner, Officer.

Whenever you read any Law or Statute, you must be sure to check the meaning of the word "person" as it applies to that particular law.

In order to implement slavery of its citizens and control them according to its whim, the Government had to invent a system that would not violate a human-being's fundamental rights, but would allow the Government to "own" everything produced or gained by its citizens.

The technique used by the Government was to create an artificial-person (referred to herein as a CORPORATION for emphasis) for every human-being in Australia.

As creator of a CORPORATION, the Government can demand anything it wants from the CORPORATION. As a legal entity, a CORPORATION does not have feelings and cannot be hurt. It can be subject to slavery and complete domination by its creator and the CORPORATION must obey its creator.

So for every John Doe human-being in Australia , the Government created a JOHN DOE CORPORATION. Capital letters are used to represent CORPORATIONS and COMPANIES. Lower case letters are used to represent the name of the natural-person. See [Capitalization](#).

As a CORPORATION needs a business number, in order to do business, the Government assigns a unique business number to each JOHN DOE it creates. Such a business number is called the S.I.N. (Slave Identification Number a.k.a. Social Insurance Number). The creator (Master) can then track all activities of the Slave and claim ownership on all property and income of the Slave.

Finally Government needs to appoint an Officer of the CORPORATION to run the day-to-day activities. Such a position requires a contract since the Officer will be held accountable for the actions of the CORPORATION.

So, the Government tricks John Doe to become the Officer for the JOHN DOE CORPORATION by signing such contracts as Driver's Licence, Bank Accounts, Citizenship Cards, Passports, etc.

In the [Income Tax Act](#), the Government just decrees that John Doe is the Legal Representative for the Officer of the JOHN DOE CORPORATION and the only contract involved is the annual Income Tax Return (yes it is a contract for one year) wherein John Doe gives his agreement as Officer of JOHN DOE for the previous year.

Unfortunately John Doe does not know that he is an Officer for the JOHN DOE CORPORATION and must therefore follow the rules imposed upon JOHN DOE.

Hence the confusion sets in because John Doe believes that he is JOHN DOE and therefore has to forfeit his rights and duties upon demand by the Government and its officials.

Old English Quotation:

The following are Excerpts from Chapter XVI - Of PERSONS, AUTHORS, and things Personated from *Leviathan*, 1651 A.D., by Thomas Hobbes:

'A person, is he, whose words or action are considered, either as his owne, or as representing the words or actions of an other man, or any other thing to whom they are attributed, whether Truly or by Fiction.'

'When they are considered as his owne, then is he called a Natural Person: And when they are considered as representing the words and action of an other, then is he a Feigned or Artificial person.'

'Of Persons Artificiall, some have their words and actions Owned by those whom they represent. And then the Person is the Actor; and he that

owneth his words and actions, is the AUTHOR.'

'And therefore he that maketh a Covenant with the Actor, or the Representer, not knowing the Authority he hath, doth it at his own perill.'

'An Idol, or meer Figment of the brain, may be Personated; as were the Gods of Heathen; which by such Officers as the State appointed, were Personated, and held Possessions, and other Goods, and Rights, which men from time to time dedicated, and consecrated unto them. But Idols cannot be Authors: for an Idol is nothing.'

'Of Authors there be two sorts. The first is simply so called; which I have before defined be him, that owneth the Action of another simply. The second is he, that owneth an Action, or Covenant of another conditionally; that is to say, he undertaketh to do it, if the other doth it not, at, or before a certain time.

And these Authors conditionall, are generally called SURETYES, in Latine *Fidejussores*, and *Sponsores*; and particularly for Debt, Proedes; and for Appearance before Judge, or Magistrate, Vades.'

"Whereas it is essential, if man is not to be compelled to have recourse, as a last resort, to rebellion against tyranny and oppression, that human rights should be protected by the rule of law," (Preamble - [Universal Declaration of Human Rights](#))

"There are [unseen] forces acting in the World ... The known history of civilization is merely the visible part of the iceberg. There is a shadow economy, shadow politics, and also a shadow history"

Goldman Sachs JBWere announces strategic alliance with National Australia Bank to enhance services for private wealth clients

We are pleased to announce that Goldman Sachs JBWere has formed a powerful strategic alliance with National Australia Bank to offer Australia and New Zealand's pre-eminent private wealth management and investment services to private wealth clients.

The aim of the strategic alliance is to ensure we can continue to meet the evolving and complex needs of private wealth clients and deliver services which are at the leading edge of global and domestic expertise and capabilities in private wealth, while retaining the highest levels of individual service.

Our private wealth team will operate under the JBWere banner as a specialist centre of investment expertise, and deliver tailored services to clients in the same way and style as we do currently.

Bubble #3: The Housing Craze

Goldman's role in the sweeping global disaster that was the housing bubble is not hard to trace. Here again, the basic trick was a decline in underwriting standards, although in this case the standards weren't in IPOs but in mortgages.

By now almost everyone knows that for decades mortgage dealers insisted that home buyers be able to produce a down payment of 10 percent or more, show a steady income and good credit rating, and possess a real first and last name.

Then, at the dawn of the new millennium, they suddenly threw all that shit out the window and started writing mortgages on the backs of napkins to cocktail waitresses and excons carrying five bucks and a Snickers bar.

None of that would have been possible without investment bankers like Goldman, who created vehicles to package those shitty mortgages and sell them en masse to unsuspecting insurance companies and pension funds.

This created a mass market for toxic debt that would never have existed before; in the old days, no bank would have wanted to keep some addict ex-con's mortgage on its books, knowing how likely it was to fail. You can't write these mortgages, in other words, unless you can sell them to someone who doesn't know what they are.

Goldman used two methods to hide the mess they were selling. First, they bundled hundreds of different mortgages into instruments called Collateralized Debt Obligations. Then they sold investors on the idea that, because a bunch of those mortgages would turn out to be OK, there was no reason to worry so much about the shitty ones: The CDO, as a whole, was sound.

Thus, junk rated mortgages were turned into AAA-rated investments. Second, to hedge its own bets, Goldman got companies like AIG to provide insurance - known as credit-default swaps - on the CDOs. **The swaps were essentially a racetrack bet between AIG and Goldman: Goldman is betting the excons will default, AIG is betting they won't.**

There was only one problem with the deals: All of the wheeling and dealing represented exactly the kind of dangerous speculation that federal regulators are supposed to rein in.

Derivatives like CDOs and credit swaps had already caused a series of serious financial calamities: Procter & Gamble and Gibson Greetings both lost fortunes, and Orange County, California, was forced to default in 1994.

A report that year by the Government Accountability Office recommended that such financial instruments be tightly regulated - and in 1998, the head of the Commodity Futures Trading Commission, a woman named Brooksley Born, agreed.

That May, she circulated a letter to business leaders and the Clinton administration suggesting that banks be required to provide greater **disclosure in derivatives trades, and maintain reserves to cushion against losses.**

More regulation wasn't exactly what Goldman had in mind. "The banks go crazy - they want it stopped," says Michael Greenberger, who worked for Born as director of trading and markets at the CFTC and is now a law professor at the University of Maryland. "Greenspan, Summers, Rubin and [SEC chief Arthur] Levitt

want it stopped."

Clinton's reigning economic foursome - "especially Rubin," according to Greenberger - called Born in for a meeting and pleaded their case. She refused to back down, however, and continued to push for more regulation of the derivatives.

Then, in June 1998, Rubin went public to denounce her move, eventually recommending that Congress strip the CFTC of its regulatory authority. In 2000, on its last day in session, Congress passed the now-notorious Commodity Futures Modernization Act, which had been inserted into an 11,000-page spending bill at the last minute, with almost no debate on the floor of the Senate. Banks were now free to trade default swaps with impunity.

But the story didn't end there. AIG, a major purveyor of default swaps, approached the New York State Insurance Department in 2000 and asked whether default swaps would be regulated as insurance.

At the time, the office was run by one Neil Levin, a former Goldman vice president, who decided against regulating the swaps. Now freed to underwrite as many housing-based securities and buy as much credit-default protection as it wanted, Goldman went berserk with lending lust.

By the peak of the housing boom in 2006, Goldman was underwriting \$76.5 billion worth of mortgage backed securities - a **third of which were subprime** - much of it to institutional investors like pensions and insurance companies. And in these massive issues of real estate were vast swamps of crap.

Take one \$494 million issue that year, GSAMP Trust 2006S3. Many of the mortgages belonged to second-mortgage borrowers, and the average equity they had in their homes was 0.71 percent.

Moreover, 58 percent of the loans included little or no documentation - no names of the borrowers, no addresses of the homes, just zip codes. Yet both of the major ratings agencies, Moody's and Standard & Poor's, rated 93 percent of the issue as investment grade.

Moody's projected that less than 10 percent of the loans would default. In reality, 18 percent of the mortgages were in default within 18 months.

Not that Goldman was personally at any risk. The bank might be taking all these hideous, completely irresponsible mortgages from beneath-gangster-status firms

like Countrywide and selling them off to municipalities and pensioners - old people, for God's sake - pretending the whole time that it wasn't grade-D horseshit.

But even as it was doing so, it was taking short positions in the same market, in essence betting against the same crap it was selling. Even worse, Goldman bragged about it in public.

"The mortgage sector continues to be challenged," David Viniar, the bank's chief financial officer, boasted in 2007. "As a result, we took significant markdowns on our long inventory positions ... However, our risk bias in that market was to be short, and that net short position was profitable." In other words, **the mortgages it was selling were for chumps. The real money was in betting against those same mortgages.**

"That's how audacious these assholes are," says one hedgefund manager. "At least with other banks, you could say that they were just dumb - they believed what they were selling, and it blew them up. Goldman knew what it was doing."

I ask the manager how it could be that selling something to customers that you're actually betting against - particularly when you know more about the weaknesses of those products than the customer - doesn't amount to securities fraud.

"It's exactly securities fraud," he says. "It's the heart of securities fraud."

Eventually, lots of aggrieved investors agreed. In a virtual repeat of the Internet IPO craze, Goldman was hit with a wave of lawsuits after the collapse of the housing bubble, many of which accused the bank of withholding pertinent information about the quality of the mortgages it issued.

New York state regulators are suing Goldman and 25 other underwriters for selling bundles of crappy Countrywide mortgages to city and state pension funds, which lost as much as \$100 million in the investments.

Massachusetts also investigated Goldman for similar misdeeds, acting on behalf of 714 mortgage holders who got stuck holding predatory loans. But once again, Goldman got off virtually scot-free, staving off prosecution by agreeing to pay a paltry \$60 million - about what the bank's CDO division made in a day and a half during the real estate boom.

The effects of the housing bubble are well known - it led more or less directly to the collapse of Bear Stearns, Lehman Brothers and AIG, whose toxic portfolio of

credit swaps was in significant part composed of the insurance that banks like Goldman bought against their own housing portfolios.

In fact, at least \$13 billion of the taxpayer money given to AIG in the bailout ultimately went to Goldman, meaning that the bank made out on the housing bubble twice:

It screwed the investors who bought their horseshit CDOs by betting against its own crappy product, then it turned around and screwed the taxpayer by making him pay off those same bets.

And once again, while the world was crashing down all around the bank, Goldman made sure it was doing just fine in the compensation department. In 2006, the firm's payroll jumped to \$16.5 billion - an average of \$622,000 per employee. As a Goldman spokesman explained,

"We work very hard here."

Who Owns Goldman Sachs?

MILLIONS

\$2,200

Partners, now called managing directors. Only group with voting rights. They own 100% of the firm. These 190 people get 76% of the annual profits or losses but must keep their money in the firm. Their stakes range from approximately 0.25% to 1%. Meanwhile, they get \$300,000 a year in salary, and a fixed rate of return.

1,400

Limited partners. Nonvoting. Retired managing directors who must leave the bulk of their accumulated earnings in the firm for up to 14 years. They receive a fixed rate of interest.

1,344

Sumitomo Bank and Bernice Pauahi Bishops Estate. Nonvoting. They receive about 20% of annual earnings or losses.

755

Senior limited partners. Nonvoting. These are institutional investors, mainly insurance companies. They receive a fixed rate of interest. Begins to mature in 2001.

350

Nonpartner employees. Nonvoting. Profit-sharing plan with no fixed interest rate, but receive approximately 4% of the firm's annual profits or losses.

\$6,049

ESTIMATED TOTAL CAPITAL (as of Dec. 1, 1997)

Tue, 10/14/2008 - 9:34pm — lambert

It gives me a *frisson* of pleasure to quote [People's Daily](#) on the ownership structure of Hank Paulson's old, and no doubt future, firm:

One of the largest events in the firm's history was its own IPO in 1999. Goldman offered a small portion of the company to the public, with some 48 percent still held by the partnership pool.

22 percent of the company is held by non-partner employees, and 18 percent is held by retired Goldman partners and two longtime investors, Sumitomo Bank Ltd. and Hawaii's Kamehameha Activities Assn (the investing arm of Kamehameha Schools). This leaves approximately 12 percent of the company as being held by the public

Rothschild Goldman Sachs connection

Helen Sachs (Grandaughter of Goldman Sachs co-founder Joseph Sachs) married Nathan Straus Jr. (Grandson of Lazarus Straus who headed R.H. Macy & Co.)...

Nathan Straus Jr.'s first cousin (also grandson of Lazarus Straus) Roger William Straus Married Gladys Guggenheim (Grandson of Meyer Guggenheim)...

Meyer Guggenheim's daughter is Cora Guggenheim.

Cora Guggenheim married Louis F. Rothschild...

So you have the Rothschild-Guggenheim-Straus-Sachs connection.

Here is more...

Louis F. Rothschild was partners with Albert Loeb to form Albert Loeb & Co.

Louis F. Rothschild was the son of Frank Rothschild.

Hope that helps, but the book "Our Crowd" has a wealth of information regarding all of the marriages and connections

Rothschild-Warberg-Schiff-Kunh-Loeb connection

Louis F. Rothschild's brother was Simon Rothschild who co-owned Abraham & Straus (now part of Federated Department Stores).

In addition, Simon Rothschild's son was Walter Nathan Rothschild.

Walter Nathan Rothschild married Carola Warberg.

Carola Warberg was the daughter of Felix Warberg and granddaughter of Jacob Schiff

(Both partners of Kuhn, Loeb & Co.)

History throws light on the Problem (USA=Australia)

we are grateful to the unknown author

"Give me control of a nation's money and I care not who makes the laws." Mayer Rothschild

"Whom so ever controls the volume of money in any country is absolute master of all industry and commerce and when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate." - James Garfield

Unfortunately within a few weeks of slamming the moneychangers with the above statement, President James Garfield (1831-1881) was assassinated. Such was the displeasure of the secretive moneychangers, the elite bankers of the world. Garfield paid for this indiscretion with his life. Others who came before and after him would also.

To clearly discover the secret identity of these moneychangers to whom President Garfield referred, we need to revisit our history. The beginnings of "usury originated in 200 B.C.

Two early Roman Emperors lost their lives setting about to reform usury laws by limiting land ownership to 500 acres and freeing up the coinage of that era.

In 48 B.C., Julius Caesar took back the power to coin money and made it available to everyone. He was assassinated for his trouble. The common people lost their homes and wealth as we in the twenty-first century are about to.

In the time of Jesus of Nazareth, two thousand years ago, the Sanhedrin of the Jewish temple controlled their flock through temple taxes represented by the payment of the half shekel. There are many historians of this era who estimate that the Sanhedrin temple coffers contained in excess of the equivalent of ten million dollars in half shekels.

The Jewish people, oppressed and totally controlled by Sanhedrin temple officials, were simply enslaved to the dogma of this religion and its leaders. As we have seen, Jesus dared to confront and expose this ungodly enslavement of Israel and suffered what can only be described as an assassination.

In the intervening centuries, the moneychangers, practicing the ancient art of usury, experienced an ebb and flow as generation after generation of monarchical and political leaders eradicated this enslaving practice.

No sooner was the evil rooted out, then it would reappear under a different guise. Usury would always reappear as the greed and power lust of the strong overshadowed the weak.

In the Middle Ages, the Vatican forbade the charging of interest on loans " usury based on the concept that followed the teachings of Aristotle and St. Thomas Aquinas " declaring that the purpose of money was to serve the members of society and to facilitate the exchanges of goods needed to lead a virtuous life.

The money changers used interest on loans to conduct usury. Until recently, all religionists condemned fraud and oppression through the enslavement by these usury techniques.

As the moneychangers became more adept during the ensuing epochs of their history, they became more bold in their manipulations. And so it was seen that the concept of fractional reserve lending sprang up.

This widespread fraud has always created the circumstances for widespread poverty and the reduction of the value of money. The modern era,s description of the business cycle is nothing more than the result of the boom and bust response to the fractional reserve lending policies of all banks worldwide. They have simply learned from the past.

Central Banks

The first central bank of any country to exercise fractional reserve lending was the Bank of England which was formed in 1694 and privately owned by deceptive and fraudulent shareholders who portrayed this money lender's bank as the people's bank " it was not. Debt from the Bank of England to every generation since that time, represented by either government or monarchy, was secured against rising taxation of the citizens.

The Bank of England model soon became the model for all nations and their banks. Putting the privately owned central bank in charge of a nation's finances is like placing that nation's finances under the control of the Mafia.

In the early eighteenth century, fifty years after the doors of the Bank of England opened, there arose a family in Frankfurt, Germany, whose patriarchal head was Amshel Moses Bauer, a goldsmith and money lender.

In 1743, using the insignia displayed above his place of business " the Roman Eagle over a red shield, the German term for which is "Rothschild " he changed his name to Amshel Moses Rothschild.

Rothschild had five sons, and upon their maturity, he sent each of them to the commercial centers of Europe. Amshel, the eldest, stayed in Frankfurt; Solomon went to Vienna; Nathan to London; Carl to Naples; and Jacob to Paris.

And so the seeds were sown for the most powerful and wealthiest family in the history of our planet to reign over the next three centuries of human evolution with the single purpose of greed and power, no matter the cost.

Generation after generation of the Rothschilds and their appointed accomplices have secretly ruled over society, using their particular brand of moneychanger, usury " the fractional reserve lending technique.

It was during the Civil War that the conspirators launched their first concrete efforts. Judah Benjamin, chief advisor to Jefferson Davis, was a Rothschild agent.

Rothschild agents were planted in Abraham Lincoln,s (1809-1865) cabinet, and tried to sell him into a financial dealing with the House of Rothschild. But Lincoln saw through the scheme and bluntly rejected it, thereby incurring the undying enmity of the Rothschilds. Investigation of Lincoln,s slaying revealed that his assassin was a member of a secret conspiratorial group. The name of the group was never revealed given the number of high-ranking government officials involved.

The ending of the Civil War temporarily destroyed all chances for the Rothschilds to lay hold of our money system as they had already acquired in Britain and other nations in Europe.

Shortly after the Civil War, a young immigrant, Jacob H. Schiff, arrived in New York. This son of a Rabbi, born in one of the Rothschild,s houses in Frankfurt, Germany, was on a mission.

His instructions were to buy into a banking house in the United States, which was to be the springboard for obtaining control of the U.S. money system. Schiff

bought a partnership in a firm that called itself Kuhn and Loeb, a well-known private banking firm.

To achieve his objective, which was to entrap the U.S. money system, Schiff had to get the full cooperation of the big banker elements. This was not an easy task for the small, bewhiskered man from the German ghettos.

But Schiff threw a few Rothschild bones to them " the distribution in the United States of desirable European stock issues. Then Schiff discovered he had an even more potent weapon.

It was in the decades following the Civil War that our industries began to burgeon. There were great railroads to build. The oil, mining, steel, and textile industries began to grow.

All of this called for great financing, much of which had to come from abroad primarily from the House of Rothschild. Schiff became the patron saint of men like John D. Rockefeller, Edward R. Harriman, and Andrew Carnegie.

He financed the Standard Oil Company for Rockefeller, a railroad empire for Harriman, and a steel empire for Carnegie. By the turn of the century, Schiff had tight control of the entire banking fraternity on Wall Street, which by then included the Lehman brothers, Goldman-Sachs, and other international banks headed by men hand-picked by the Rothschilds.

In short, Schiff, who was the "boss in New York, had control of the nation's money powers. He was ready for the next step: the entrapment of our national money system.

With the five sons geographically established in the financial centers of Europe, the Rothschild family soon attained the reputation, as the wealthiest family in the world. The same is true today.

They amassed their wealth through their banking practices of fractional reserve lending, by lending vast sums which emanated from the multiplying effect against depositors, funds, and lending the paper money to kings and governments.

Their most cherished practice was then and remains so today the financing of both sides of war, thus guaranteeing the doubling of profit from the interest derived thereof. There is no such thing as partisan or political alignment among the moneychangers; there is merely opportunity for profit.

This Rothschild family soon took control of every privately owned central bank, and with their enormous wealth created the circumstances that would bring about the evolution of the Republic of the United States of America.

It was the Bank of England's oppression of the colonies through taxation and other fiscal manipulations that spurred the revolution which ultimately spawned the U.S.

In answer to the Bank of England as to how the colonies proposed the financing of the new republic, Benjamin Franklin replied:

That is simple. In the colonies we issue our own money. It is called Colonial Script. We issue it in proper proportion to the demands of trade and industry to make the products pass easily from the producers to the consumers.

In this manner, creating for ourselves our own paper money, we control its purchasing power, and we have no interest to pay to no one.

Since under the U.S. Constitution all control of our money system is solely vested in congress, Schiff's next step was to seduce congress into betraying that constitution edict by surrendering control to the hierarchy of the Illuminati's great conspiracy.

In order to legalize that surrender and make the people powerless to resist it, it would be necessary to have congress enact special legislation. Schiff had to infiltrate both houses of congress. How? Through a president without integrity or scruples who would sign that legislation into law.

Over the two centuries from the revolution to 1913, several attempts by the Rothschilds and their associates were made to control the printing of money in the United States.

Each time these moneychangers established a privately owned state bank, they were rooted out by honest politicians. As stated previously, several of these honest politicians would be assassinated then and since for their trouble because of the single-mindedness and greed of the moneychangers.

By the twentieth century, the moneychangers, represented by the Rothschilds and their greedy associates, had established their central banks and fractional reserve lending practices in Europe. They then turned their full attention to the United States.

On December 23, 1913, after all but three senators had returned home for the Christmas break, the greatest act of treason was perpetrated on the American people.

Under the stewardship of President Woodrow Wilson, a Democrat who attained office under the guise of never allowing a central bank-related piece of legislation to pass while president, passed the Federal Reserve Act.

It provided for a privately owned central bank, disguised as the Federal Reserve System, to not only issue this nation's currency but to charge interest against that currency. Nothing short of the moneychangers, ancient practice of usury. How could this have come about?

Ignoring all previous history of the practice of the moneychangers and fractional reserve lending, a cadre of traitors simply set about to conspire with willing accomplices, such as J. P. Morgan (1837-1913), to spur the political circumstances whereby proponents of central bank moneychangers legislated the Federal Reserve Act.

They were hand-picked by the Rothschild family and tutored into the mindset that eventually succeeded. Flush with his success in averting a national panic in the early part of the century, J. P. Morgan cast about looking for a future president who would support the idea of a privately owned central bank.

He soon found Woodrow Wilson, who was then the president of Princeton University, and set about grooming this traitor for the long-planned and anticipated central bank coup.

The Federal Reserve System was the direct result of this erroneous and shortsighted response by Woodrow Wilson to the previous bank failures during the early part of the century.

His support of the J. P. Morgan money trust concept led directly to this act of treason. "All this trouble could be averted if we appointed a committee of six or seven public spirited men like J. P. Morgan to handle the affairs of our country, Woodrow Wilson commented.

This outrageous statement brought into focus the exact circumstances upon which the moneychangers would carry out their usurpation of fiscal control over the United States.

A revealing statement made by Representative Charles A. Lindbergh (Republican-Minnesota) (1902-1974) fell on deaf ears: "Those not favorable to the money trust could be squeezed out of business and the people frightened into demanding changes in the banking and currency laws which The Money Trust would frame.

The unsuspecting American citizens were herded into the mindset of once again accepting a central bank and economic enslavement.

Senator Nelson Aldrich from Rhode Island became the chairman of the Teddy Roosevelt bill the National Monetary Commission, comprising a cadre of traitors and cronies of J. P. Morgan.

The purpose of this commission was to study and recommend to congress changes to the banking system to eliminate problems emanating from the 1907 financial crisis. Aldrich represented the Newport Rhode Island homes of America's richest banking families. His daughter married John D. Rockefeller Junior, and together they had five sons:

John, Nelson (who became vice president in 1974), Lawrence, Winthrop, and David, who eventually headed up the Council on Foreign Relations and was the chairman of Chase Manhattan Bank.

As soon as the national monetary commission was set up, Senator Aldrich set out on a two-year tour of Europe, where he consulted at length with the central bankers in England, France, and Germany. This trip alone cost taxpayers \$300,000. An astronomical sum in those days.

Shortly after Aldrich's return on the evening of November 22, 1910, some of the wealthiest and most powerful men in America boarded his private rail car and in the strictest secrecy journeyed to Jekyll Island off the coast of Georgia.

With the group came Paul Warburg. Warburg had been given a \$500,000 per year salary by the investment firm Kuhn, Loeb and Company to lobby for the passage of a privately owned central bank in America.

Warburg's partner in this firm was a man named Jacob Schiff, the grandson of the man who shared the Green Shield house with the Rothschild family in Frankfurt, Germany.

Schiff was in the process of spending 20 million dollars to finance the overthrow of the czar in Russia.

These three European banking families-the Rothschilds, the Schiffs, and the Warburgs-were interconnected by marriage down through the years, just as their American banking counterparts the Morgans, Rockefellers and Aldrichs were.

Secrecy was so tight that all seven participating members were cautioned to use only first names in case servants would discover their true identities.

Years later, one participant, Frank Vanderlip, president of National City Bank of New York and a representative of the Rockefeller family, confirmed the Jekyll Island trip. Quoted in the February 9, 1935, edition of the Saturday Evening Post, Vanderlip said:

I was as secretive-indeed, as furtive-as any conspirator ,discovery we knew, simply must not happen, or else all our time and effort would be wasted. If it were to be exposed that our particular group had got together and written a banking bill, that bill would have had no chance whatever of passage by Congress.

The whole purpose of the Jekyll Island meeting was to evolve a secret plan to reintroduce a privately owned central bank to control the finances of the United States. Not for Americans but for the moneychangers of Europe and New York.

The lure of fractional bank lending was simply too much for these greedy moneychangers to pass up. This conspiracy to hijack the national economy by the private bankers was necessary in their minds as the competition from smaller state-owned banks was too much to bear. As usual, the strong wished to lord it over the weak.

As Senator Aldrich later admitted, "Before passage of this act, the New York bankers could only dominate the reserves of New York. Now, we are able to dominate the bank reserves of the entire country. John D. Rockefeller put it another way: "Competition is sin.

As the U.S. economy became strong, corporations began to finance their expansions out of profits. Of course, this was counterproductive to the usury practices of the moneychangers. American industries were becoming independent of the moneychangers. Something had to be done.

The new name for the central bank was hatched as the Federal Reserve Bank, in one of the conference rooms of what is now known as the Jekyll Island Club Hotel.

This new name was designed to give the impression that the Federal Reserve System, as it would later be known, had a dual purpose of stopping bank runs and

to conceal its monopoly character. With the dispersal of the seven conspirators, the bill was written to give it a monopoly over U.S. currency and create money out of nothing.

How does the Fed, as it is commonly called, create money out of nothing? Let us take a look at bonds first. Bonds are simply promises to pay, or government IOUs. People buy bonds to get a secure rate of interest. At the end of the term of the bond, the government repays the bond plus interest, and the bond is destroyed.

Presently there are about five trillion dollars worth of these bonds.

Now here are the four steps the Fed uses to create money out of nothing:

The Federal Open Market Committee approves the purchase of U.S. bonds on the open market.

The bonds are purchased by the Federal Reserve Bank.

The Fed pays for the bonds with electronic credits to the seller's bank.

These credits are based on nothing. The Fed simply creates them. .

The banks use these deposits as reserves. They can loan out more than ten times the amount of their reserves to new borrowers; all are charged interest.

In this way, a Fed purchase of, say, a million dollars, worth of bonds, get turned into over ten million dollars in bank accounts. The Fed in effect creates 10 percent of this totally new money, and the banks create the other 90 percent.

To reduce the amount of money in the economy, the process is simply reversed. The Fed sells bonds to the public and the money flows out of the purchaser's bank. Loans must be reduced by ten times the amount of the sale so, a Fed sale of a million dollars in bonds results in ten million dollars less money in the economy.

So how does this benefit the private bankers who huddled in the conspiracy at Jekyll Island?

It misdirected banking reform. .It prevented a proper debt-free system of government finance, such as Lincoln's Greenbacks, from making a comeback. .

It delegated to the bankers the right to create 90 percent of the U.S. money supply, based on only fractional reserves, which they then loan out at interest.

.It centralized the overall control of the U.S. money supply in the hands of a few men. .It established a central bank with a high degree of independence from effective political control.

Soon after its creation, the Fed,s great contraction in the early 1930s would cause the Great Depression. This independence has been enhanced since then to additional laws. In order to fool the public into thinking the government retained control, the plan called for the Fed to be run by a board of governors appointed by the president and approved by the senate.

The bankers simply had to make sure "their men were appointed to the board of governors. That wasn,t difficult, given that bankers have money and money buys influence over politicians.

Once the conspirators left Jekyll Island, the public relations blitz was on. The New York bankers put together an "educational fund of five million dollars to finance professors at selected universities to endorse the new bank. Woodrow Wilson at Princeton was one of the first to jump on the bank wagon.

Their first attempt, known as the Aldrich Bill, was unsuccessful and quickly identified by astute politicians as the "Banker,s Bill, a bill to benefit only what became as known as the "money trust.

As Congressman Lindbergh put it during the congressional debate, "The Aldrich Plan is the Wall Street Plan. It means another panic, if necessary, to intimidate the people. Aldrich, paid by the government to represent the people, proposes a plan for the trusts instead.

Realizing they did not have the votes to carry the day, the Republican leadership scrapped the Aldrich Bill and the New York bankers moved to track two, the Democrats. They began financing Woodrow Wilson as the Democratic nominee. As respected historian James Perloff put it, Wall Street financier Bernard Baruch was charged with the responsibility of tutoring Woodrow Wilson. Said Perloff: "Baruch brought Wilson to the Democratic Party Headquarters in New York in 1912, leading him like one would a poodle on a string., Wilson received an indoctrination course, from the leaders convened there.

The stage was set. The moneychangers of Europe were poised to install their privately owned central bank once again. The battle to control the finances of America had been raging since the time of Andrew Jackson. William Jennings

Bryan had led the hard-core group of Jacksonians who stood between the moneychangers and their goal.

With Bryan leading the charge, these opponents of the moneychangers, ignorant of Baruch's tutelage, now threw themselves behind Democrat Woodrow Wilson. They and Bryan would soon be betrayed.

During the presidential campaign, the Democrats were careful to pretend to oppose the Aldrich Bill. As Representative Louis McFadden, himself a Democrat (Pennsylvania) as well chairman of the House Banking and Currency Committee explained twenty years after the fact,

The Aldrich Bill was condemned in the platform when Woodrow Wilson was nominated. The men who ruled the Democrat Party promised the people that if they were returned to power there would be no central bank established here while they held the reins of government.

Thirteen months later, that promise was broken, and the Wilson administration, under the tutelage of those sinister Wall Street figures who stood behind Colonel House, established here in our free country the worm-eaten monarchical institution of the king's bank, to control us from the top downwards, and to shackle us from the cradle to the grave.

After Wilson was elected, Morgan, Warburg, Baruch, and company advanced a new plan, which Warburg named the Federal Reserve System. The democratic leadership hailed the new bill, calling it the Glass Owen Bill and touting it as something radically different from the Aldrich Bill.

In fact the bill was identical in every important detail. So vehement were the democratic denials of similarity that Paul Warburg, the father of both bills, had to step in to reassure his paid friends in congress that the two bills were virtually identical. Warburg explained, "Brushing aside the external differences affecting the shells,, we find the kernels, of the two systems very closely resembling and related to one another.

And so it transpired on December 22, 1913, at 11 p.m. that, under the shepherding of President Wilson and certain congressmen of both sides of the political spectrum and with just a quorum of three senators present, the Federal Reserve Act passed without dissent. Earlier that day, Congressman Lindbergh had warned:

This Act establishes the most gigantic trust on earth. When the President signs this bill, the invisible government by the Monetary Power will be legalized. The people may not know it immediately, but the day of reckoning is only a few years removed. The worst legislative crime of the ages is perpetrated by this banking bill.

This blatant act of treason played out in a long and bitter dispute between the European moneychangers and the honest politicians. Fractional reserve lending was forever the desire of the usury merchants of the moneychangers and nothing has changed.

There was one other piece of the usury puzzle that the manipulators needed and that was the unfettered right for their agents and fellow conspirators to be able to tax the people to pay the interest on their usury loans to the government.

The Constitution, as it had been designed, not only precluded the federal government from making any law but also from imposing any taxes on the people. This was the exclusive domain of the states " as the founding fathers anticipated later treachery by greedy and powerful men.

Only weeks earlier congress had passed a bill legalizing income tax. (There remains serious doubt as to whether it was ever correctly ratified.) Private Central Bank-the Federal Reserve System-in order to run up huge debt and be assured of the interest being paid needed a foolproof system of taxation.

The moneychangers knew from experience that the only guarantee worth anything was the right of the debtor nation to tax the people. In 1895, the Supreme Court had found a similar income tax law to be unconstitutional, so it was necessary to fix the problem.

Once again Senator Aldrich came to the rescue and indoctrinated his associates in congress that a new taxation bill was necessary. Politicians succumbed to his sophistry.

Little did they know that what they had voted for was the missing piece of the moneychangers, puzzle for domination of the United States of America as it was for all nations worldwide.

By October 1913, Senator Aldrich had hustled the new income tax bill through congress even though three-quarters of the states had failed to pass the legislation. This piece of legislative contrivance was absolutely necessary to the

moneychangers, master plan for the United States, and they were in no mood to accept defeat.

Without the federal government's right to collect taxes, their interest on mounting debt would be at risk. This scenario was repeated in every nation during the twentieth century until each one was a debtor nation, which guaranteed interest payments from its taxation collection laws.

As we review the history of this century, and that of the United States of America in particular, we are able to see clearly how the sinister shadow of greedy and powerful people have manipulated the world's agenda.

The practice of financing both sides of disputing forces became an art form that pitted communism/socialism against capitalism, religion against religion, and race against race.

All the while, the stateless, nationless, and godless moneychangers were firmly in control of their agenda. They financed one group through fractional reserve lending, then when that side was sufficiently heated and ready for battle, they financed the opposing side and let them tear into one another until they expended their resources and young men.

Both sides would soon realize the folly of their disputation; by that time, however, they were well ensnared by and indebted to the moneychangers. The only solution was to construct new and more taxes to satisfy the usury interest payments.

It is easy to see the clear picture of this fraud. The risk to the moneychangers was minimal, as the loans were merely made using paper money created by the fractional reserve system.

This became even easier to apply with the advent of computers, which simply created additional zeros for lending purposes. The citizens of debtor nations were the collateral as long as they continued to pay their taxes and remained compliant to the will of the government of the day.

This is how the moneychangers of Europe held sway over the unsuspecting masses of civilization and continue to this day.

Now that the problem is in focus, we can begin to analyze the various defining moments of this century and apportion the blame where it rightly belongs.

Let us start with World War I. How did the money changers figure in this conflict? This war was essentially between Russia and Germany. France and England were unwilling participants; however, both countries had members of the Rothschild family in secret control of the central banks enslaving them and their colonies.

Thus, it was that the moneychangers, using their inflammatory techniques, created the conflict. They financed both sides and just sat back and waited. When both sides had spilled enough blood and tired of fighting, the moneychangers simply sat down with both sides and worked out a taxation deal that would service the debt.

World War II went the same way. The Fed's great contraction of money in the 1930s spread throughout the world and created the so-called Great Depression. Roosevelt bankrupted the U.S. economy carrying out the moneychangers' wishes.

By 1939, all sides of the abrasion were suffering terribly and itching for a fight. The moneychangers simply financed both sides and waited. The Manhattan Project, which ended the war, was their coup de gras, the icing on the cake " for it would give birth to the Cold War, the ultimate financing scam for the moneychangers.

The Korean War, the assassination of president Kennedy, Vietnam war, and the rest of the Cold War are just examples of more fractional reserve lending practices that were now fully under the global control of the moneychangers.

By the end of our century, all parties " our creditor bankers " were severely bankrupted. The elite family groups are patiently waiting for their overall plan to come to fruition with the introduction of their New World Order " total domination of a slave society globally.

There was, however, a major problem and threat to the Industrial Military Complex and the coming Cold War: the unexpected Roswell, New Mexico incident in 1947.

The immediate response was coverup; under no circumstances were the masses to be exposed to this paradigm-shifting event. If people panicked, as the social engineers posited, they may revolt and refuse to pay their taxes.

The money changers could not risk that and the order was obeyed by the U.S. military to effect an immediate cover up.

An ongoing back-engineering program was devised, using the moneychangers, controlled Industrial Military Complex corporations globally. The landscape becomes clear once readers know their history.

The extraterrestrial coverup was first perpetrated by U.S. traitors to humanity. It then involved every major nation on both sides of the philosophical and ideological spectrum.

Control of the masses was and is the agenda, for without same our civilization would have to change with the realization of extraterrestrial visits, using UFO devices capable of long space travel and by inference, technology that makes ours look like child's play.

This pecking order concept of the strong and powerful controlling the meek and mild is nothing more than the reptilian heredity breaking through the neocortex of the partially civilized hominid brain.

Picture this: A UFO crashes as a result of an electromagnetic flux in the desert of New Mexico. The military is instructed to recover the bodies, one of which is shot dead by a spooked soldier.

All the aliens, one still partially alive, are then taken back to Roswell where they are autopsied in secret and a report is made.

The UFO artifacts are harvested by military intelligence, then over the next decade these harvested "parts are secretly distributed for back-engineering projects to the friends of the moneychangers, the corporations of the Industrial Military Complex.

Apart from the initial press release by a military officer in Roswell, the whole thing is hushed up, witnesses threatened and a screen of secrecy placed over this whole affair.

Any decent investigator would quickly deduce that not only were the authorities aware of the possibility of a UFO incident but had a contingency plan for it. How many such incidents involving either our military or NASA projects have been monitored since?

If Colonel Corso is to be believed, the answer is that a conspiracy and act of betrayal by our world authorities has been going on for more than fifty years.

A Cosmic Watergate, which has involved the suppression of world-shattering news. Murder, deceit, and treason have been perpetrated under the command of greedy and manipulative moneychangers.

This is precisely the same set of circumstances that prevailed during the era of Jesus of Nazareth 2,000 years ago.

This teacher of men confronted the moneychangers and the Sanhedrin of the Jewish temple by declaring their greedy ways were unrighteous and wrong. Their immediate response was to murder him.

The same mindset of 2,000 years ago was enacted in 1947. The greedy moneychangers, faced with the threat of losing control of the masses and the world government's right to collect taxes, simply made it disappear.

Like all conspiracies, it began to reappear and was finally uncovered by Colonel Corso, one of their former accomplices. The Cosmic Watergate is now uncovered before the masses, derision and argument " the response by automatons " as to whether Corso is lying.

Once the first acts of treason against humanity had been enacted, the behavior of authorities worldwide was no longer fettered by virtue.

The propensity to lie and deceive became endemic, much the same as habitual criminal behavior. Their ability to cover their tracks using the "Cold War and their commonly held view concerning "national security was the perfect smoke screen for criminality and the attempted introduction of the New World Order.

The NWO, as it would become known on the Internet, is the final piece of the puzzle, the master plan of the Rothschild-inspired domination of the masses by economic slavery.

After 2,000 years of the current dispensation, the inhabitants of earth will shortly be faced with a question: Luciferian or Jesusonian?

A great decision is soon to be asked of the people of our planet as to whether they wish more of the same greed and power lust exercised by a few powerful moneychangers or a new way " the matchless example of the Jesusonian portrayed by Jesus of Nazareth almost 2,000 years ago.

He taught the people of His time love and brotherhood " the Fatherhood of God and the brotherhood of man. Are we sufficiently civilized to make the right

decision individually, collectively, and for our future generations? Only time will tell.

One thing is undeniable " the present societies of the modern civilization will not survive in their present state. The problem is now out of control.

What the world needs now is to see Jesus living once again through spirit-born men and women who will courageously seek to live as He lived in perfect harmony and in service of His fellows.

Did anyone read where Jesus of Nazareth taught to seek revenge, to control through greed, or for the strong to oppress the weak? Is it written that His life-giving teachings were meant to be turned into a sect-divided cult, which seeks to lord it over all other religions and cults?

These questions will be part of the great decision our modern civilization will be forced to make if we are to overcome the problem of being endowed with a reptilian-evolved brain that is capable of savagery and barbarism the likes of which we have had but a partial glimpse.

Every institution of our modern era has been subverted by a century of a long and vicious struggle between the combatants of the pecking order.

In the middle of this struggle has been the people. Innocent of the real agendas, they are victims of a small cadre of moneychangers and their perverted agent provocateurs.

As a human race, we must coalesce, allowing for a higher consciousness to develop whereby greed, fear, power, revenge, and control are not our motivating responses to the problem. But first we must remove the debilitating effect of the moneychangers and their agents " the idiots, the lawyers, and the politicians.

We must attain wisdom through a spiritual renaissance.

FAMOUS MEN OF HISTORY SPEAK ABOUT BANKSTERS and MONEY

The issue which has swept down the centuries which will have to be fought sooner or later is the people versus the banks. - Lord Acton

“The few who could understand the (banking) system will either be so interested in its profits, or so dependent on its favours, that there will be no opposition from that class.

While on the other hand, the great body of people, mentally incapable of comprehending the tremendous advantage that capital derives from the system, will bear its burdens without complaint, and perhaps without even suspecting that the system is inimical to their interests.” The gloating statement by Rothschild Bros. of London, in a letter to New York bankers, 1863.

“Give me the control of the credit of a nation, and I care not who makes the laws.” The famous boastful statement of Nathaniel Meyer Rothschild, speaking to a group of international bankers, 1912

Richard Brinsley Sheridan uttered these words over 200 years ago:

"You know it is
not in my Interest to pay the Principal ...
nor is it my Principal to pay the Interest"

When talking about money we refer to "a sum certain in money". When Banks "create money out of thin air" they are creating "a sum certain in money" from nothing ... which can't be done.

When a Bank types a cheque, or puts “ \$ numbers” into computer accounts which is not drawn from a source that exists, that is fraud.

John Wilson. www.rightsandwrong.com.au

“When a bank lends, it creates money out of nothing.” Statement of R.G. Hawtrey, former Assistant Under-Secretary to the British Treasury; in his book, “Trade Depression and the Way out”:

“The Bank hath benefit of interest on all monies, which it creates out of nothing.”
The boastful statement of the co-founder (and the Financiers’ ‘Front Man’) of the (privately owned) Bank of England, William Patterson, upon its foundation 1694.

“Banks create credit. It is a mistake to suppose that bank credit is created to any important extent by the payment of money into the banks.

The bank's debit is a means of payment, it is credit money. It is a clear addition to the amount of the means of payment in the community.” Statement(Vol. 3, Page 48): Encyclopedia Britannica, 14th Edition, under the Heading of Banking/ Credit

“The most hated sort of money-making and with the greatest reason, is usury, which makes a gain out of money itself, and not from the natural use of it – for money was intended merely for exchange, not for increase at interest. And this term interest, which implies the birth of money from money, is applied to the breeding of money, because the off-spring resembles the parent. Whereof of all modes of money-making, this is the most unnatural.” Statement of Aristotle on Usury, 350 BC.

“He who takes up usury for a loan of money acts unjustly, for he sells what does not exist. It is wrong in itself to take a price (usury) for the use of money lent. And as in the case of other offences against justice, one is bound to make restitution of his unjustly acquired money.” Statement of St. Thomas Aquinas.

“The function of money is not to make money, but to move goods. Money is only one part of our transportation system. It moves goods from man to man. A dollar bill is like a postage stamp, it is no good unless it will move commodities between persons. If a postage stamp will not carry a letter or will not move goods, it is just the same as an engine that will not run. Someone will have to get out and fix it.” Henry Ford.

“The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in iniquity and born in sin.....bankers own the earth. Take it away from them, but leave them the power to create money, and with a flick of the pen, they will create enough money to buy it back again.....take this great power away from them and all the great fortunes like mine will disappear, and they ought to disappear, for then this would be a better world to live in but if you want to continue to be slaves of the bankers and pay the cost of your own slavery, then let bankers continue to create money and control credit.” Sir Josiah Stamp, President of the Bank of England, 1920.

“Of all the discoveries and inventions by which we live and die, this totally

improbable helix of credit is the most cunning, the most liable, the least comprehended, and, next to high explosives, the most dangerous. All that bankers themselves know about it is how it works from day to day. Beyond that, it is a bit from Pandora.” Statement by Garett Garret, author of “The Bubble that Broke the World”, and regarded as “the clearest expositor of economics in the United States”:

“When banks grant credit by creating or adding to deposits subject to check . . . new dollars are created. They are credit dollars and they are created by the stroke of a pen rather than by dies and the stamping machines, but their purchasing power is not less than that of the dollars coined at the government mint . . . the principal way in which dollars are created in modern economic society is by borrowing.” Statement of Sumner H. Slichter, Professor of Business Economics at Harvard:

“We have already learned that the most important kind of money is credit. The most important kind of credit is credit created out of thin air by the banking system. Eighty per cent of the volume of business in Canada uses money that isn’t there. Banks lend it out of nowhere to people, and when it is paid back, it returns to nowhere. It can’t be seen, yet it can make the difference between full employment and mass unemployment. MOST OF THE REVENUE OF BANKS IS INTEREST ON MONEY THAT DOES NOT EXIST.” Statement of W. Trimble of Ryerson Institute, Toronto, writing in “Understanding the Canadian Economy”:

“The money power preys upon the nation in times of peace, and conspires against it in times of adversity. It is more despotic than monarchy, more insolent than autocracy, more selfish than bureaucracy. It denounces, as public enemies, all who question its methods, or throw light upon its crimes.” Statement of William Jennings Bryan:

“I am afraid that the ordinary citizen will not like to be told that banks can and do create and destroy money. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. We know how this is effected. Every loan, overdraft or bank purchase creates a deposit, and every repayment of a loan, overdraft or bank sale destroys a deposit. And they who control the credit of a nation direct the policy of governments, and hold in the hollow of their hands the destiny of the people.” Statement of the Rt. Hon Reginald McKenna, former Chancellor of the Exchequer, and Chairman of the

Midland Bank, addressing a meeting of the shareholders of the bank on January 25, 1924 (in his book, "post-War Banking"):

"A credit in the Bank of England's books is regarded by the financial community as 'cash', and this pleasant fiction has given the bank the power of creating cash by the stroke of a pen, and to any extent it pleases, subject only to its own view as to what is prudent and sound business. Hartley Withers in his book, "International Finance":

"Today in Australia, as in most other modern economies, all money is a debt of the banking system." a statement by the Bank of N.S.W. in its Special Article 'Sources of Money' in the 'Bank of New South Wales Review', October 1978:

"I sincerely believe that banking institutions are more dangerous than standing armies. Already they have raised up a moneyed aristocracy that has set the government at defiance. The issuing power should be taken from the banks and restored to the people, to whom it properly belongs." Thomas Jefferson:

"If the American people ever allow private banks to control the issue of their currency, the banks and the corporations which grow up around them will deprive the people of all property, until their children wake up homeless on the continent their fathers conquered." A further statement by Thomas Jefferson:

"I have two great enemies; the southern army in front of me, and the financial powers behind me. Of the two, the enemy to my rear is the greater foe." The famous statement of President Abraham Lincoln during the Civil War:

"The government should create, issue, and circulate all the currency and credit needed to satisfy the spending power of the government and the buying power of the consumers. The privilege of creating and issuing money is not only the supreme prerogative of the government, but it is the government's greatest creative opportunity.

"The financing of all public enterprise, and the conduct of the treasury will become matters of practical administration. Money will cease to be master, and will become servant of humanity." Abraham Lincoln, shortly before he was assassinated:

“We have stricken the shackles from 4,000,000 human beings and brought all labourers to a common level, but not so much by the elevation of former slaves as by reducing the whole working population, white and black, to a condition of serfdom.

While boasting of our noble deeds, we are careful to conceal the ugly fact that by our iniquitous money system, we have manipulated a system of oppression which, though more refined, is no less cruel than the old system of chattel slavery.

The concentration of capital and the growth of their turnover is radically challenging the significance of the banks. Scattered capitalists are transformed into a single collective capitalist.

When carrying the current account of a few capitalists, the banks, as it were, transact a purely technical and exclusively auxiliary operation. When, however, these operations grow to enormous dimensions, we find that a handful of monopolists control all the operations, both commercial and industrial, of capitalist society.

They can, by means of their banking connections . . . first ascertain exactly the position of the various capitalists, then control them, influence them by restricting or enlarging, facilitating or hindering their credits, and finally they can entirely determine their fate.” From the writings of Vladimir Ilyich Ulyanov (Lenin):

“There is no better way to destroy the capitalist system than to debauch the currency.”

a further statement of Lenin:

“Give me the control of the credit of a nation, and I care not who makes the laws.” The famous boastful statement of Nathaniel Meyer Rothschild, to international bankers, 1912

“The few who could understand the system (cheque, money, credits) will either be so interested in its profits, or so dependent on its favours, that there will be no opposition from that class, while on the other hand, the great body of people, mentally incapable of comprehending the tremendous advantage that capital

derives from the system, will bear its burdens without complaint, and perhaps without even suspecting that the system is inimical to their interests.” boastful statement by Rothschild Bros. of London:

“When a bank lends, it creates money out of nothing.” Statement of R.G. Hawtrey, former Assistant Under-Secretary to the British Treasury; in his book, “Trade Depression and the Way out”:

“Banks create credit. It is a mistake to suppose that bank credit is created to any important extent by the payment of money into the banks. The bank’s debit is a means of payment, it is credit money. It is a clear addition to the amount of the means of payment in the community.” Statement in Encyclopedia Britannica, 14th Edition, under the Heading of Banking and Credit (Vol. 3, Page 48):

“If a nation can issue a dollar bond, it can issue a dollar bill. The elements that make the bond good makes the bill good also. The difference between the bond and the bill is that the bond lets the money broker collect twice the amount of the bond and an additional 20%. Whereas the currency, the honest sort provided by the constitution, pays nobody but those who contribute in some useful way. It is absurd to say that our Country can issue bonds and cannot issue currency. Both are promises to pay, but one fattens the usurer, while the other helps the People.” Statement by Thomas Edison:

“Whoever controls the volume of money in any country is absolute master of all industry and commerce. And when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate.” USA President James A. Garfield:

“The hand that gives is above the hand that takes. Money has no motherland; financiers are without patriotism, without decency; their sole object is gain” Napoleon Bonaparte:

The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banks can inflate, mint and un-mint the modern ledger-entry currency.” Major L. L. B. Angu

“The banks can create and destroy money. Bank credit is money. It’s the money we do most of our business with, not with that currency which we usually think of as money.” Statement by Governor Eccles, former head of the Federal Reserve Bank Board of the United States, made in evidence before a Congressional Committee:

“There can be no doubt that all deposits are created by the banks.” Statement of Lord Keynes, economist and former board member of the Bank of England:

“The percentage of cash to credit necessary for a bank to hold, demonstrated over a period of years, is 2 ½%, with 7 ½% as a reserve with other banks.” Statement by Professor H. Kniffer, in his “American Banking Practice”:

“Banking is little more than book-keeping. It is a transfer of credit from one person to another. The transfer is by cheque. Cheques are currency (not legal tender). Currency is money.” Statement of Sir Edward Holden, an eminent British banker:

MINDFUL of the fact that the above situation has in fact been accomplished, due to a consistent, progressive and continuous programme of deceit, subterfuge, cunning and make-believe on the part of the banks, and by successive, subservient **Fabian socialist/masonic “governments”**, both state and federal, in violation of their oaths of office, to the gradual detriment and destruction of the assets of the people of Australia.

“If the American people knew and understood the banking and financial system as I do, then I believe there would be a revolution before morning,” Warning by Mr. Henry Ford

“It was not accidental. It was a carefully contrived occurrence . . . The international bankers sought to bring about a condition of despair here, so that they might emerge as rulers of us all.” Statement by Rep. Louis T. McFadden, Chairman of the House Banking and Currency Committee, regarding the 1929 Wall Street crash:

“After World War 1, Germany fell into the hands of German international bankers. Those bankers bought her, and now they own her, lock, stock, and barrel. They have purchased her industries, they have mortgages on her soil, they

control her production, they control all her public utilities. The international German bankers have subsidised the present government of Germany, and they have also supplied every dollar of the money Adolph Hitler has used in his lavish campaign to build up a threat to the government of Bruening. When Bruening fails to obey the orders of German international bankers, Hitler is brought forth to scare the Germans into submission . . . Through the Federal Reserve Board . . . over \$30 Billions of American money has been paid into Germany . . . You have all heard of the spending that has taken place in Germany. . . modernistic dwellings, her great planetariums, her gymnasiums, her swimming pools, her fine public highways, her perfect factories. All this was done on our money. All this was given to Germany through the Federal Reserve Board.

“The Federal Reserve has pumped so many billions of dollars into Germany, that they dare not name the total.” Further warning by the same Louis T. McFadden, eight years before Hitler invaded Poland, regarding the rise to power of Adolph Hitler:

“Practices of the unscrupulous money changers stand indicted in the court of public opinion, rejected by the hearts and minds of men . . . The money changers have fled from their high seats in the temple of our civilization.” Statement by President of Franklin D. Roosevelt, March 4th, 1933 (before he did a back-flip and became their subservient tool):

“The powers of financial capitalism has (a) far reaching (plan), nothing less than to create a world system of financial control in private hands, able to dominate the political system of each country, and the economy of the world as a whole.

This system was to be controlled in a feudalist fashion by the central banks of the world acting in concert, by secret agreements arrived at in frequent meetings and conferences.

“The apex of the system was to be the Bank for International Settlements, in Basle, Switzerland, a private bank owned and controlled by the world’s central banks, which were themselves private corporations.

“Each central bank . . . sought to dominate its government by its ability to control Treasury loans, to manipulate foreign exchanges, to influence the level of economic activity in the country, and to influence co-operative politicians by

subsequent rewards in the business world.” Statement of Professor Carroll Quigley, Georgetown University, former "insider," and author of the book, “Tragedy and Hope”:

“The Federal Reserve definitely caused the Great Depression by contracting the amount of currency in circulation by one third from 1929 to 1933.” Statement by Milton Freedman, Nobel Prize winning economist, in 1996:

“The issue which has swept down the centuries and which will have to be fought sooner or later, is the people versus the banks.” Statement by Lord Acton:

“This is a staggering thought. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money, we are prosperous; if not, we starve. We are absolutely without a permanent money system. When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilisation may collapse unless it becomes widely understood, and the defects remedied very soon.” Warning by Robert H. Hemphill (former Credit Manager of the Federal Reserve Bank, Atlanta Ga.):

“History records that the money-changers have used every form of abuse, intrigue, deceit and violent means possible to maintain their control over governments by controlling money and its issuance.” Warning by U.S. President James Maddison, shortly before he was assassinated:

“The Federal Reserve is one of the most corrupt institutions the world has ever seen. There is not a man within the sound of my voice who does not know that this Nation is run by the International Banks.” Warning by Congressman Louis T. McFadden:

"History shows that the money changers have used every form of abuse, intrigue, deceit and violent means possible to maintain control over governments by controlling the money and the issuance of it"-- President James Madison.

“Most Americans and Australians, and for that matter, most people of the world have no real understandings of the operation of the international money lenders.

The accounts of the Federal Reserve System have never been audited. It operates outside the control of Congress, and manipulates the credit of the United States, and for that matter, the credit of the entire world.” Warning by Senator Barry Goldwater:

MINDFUL of the fact that all money which comes into existence, does so as debt to the banking system, and that the banks do not create the interest, so that there is never enough money in existence, anywhere in the world, to repay both the debt *and* the interest, resulting in a situation where there is a deliberate, world-wide, artificial scarcity of money, and therefore an ever-increasing debt to that banking system.

MINDFUL that such a debt-based money system (where the capital is created out of thin air by the banks, at the stroke of a pen, and then loaned out by the banks, to the borrowers, whereby the borrowers are expected to pay back the capital, plus interest, which interest does not exist in the first place) is not only mathematically an inherently flawed, impossible system, but deliberately fraudulent.

MINDFUL that where money speaks, there all law is silent.

“He who takes usury for a loan of money acts unjustly, for he sells what does not exist. It is wrong in itself to take a price (usury) for the use of money lent, and as in the case of other offences against justice, one is bound to make restitution of his unjustly acquired money.” Statement by Saint Thomas Aquinas:

“Because of this power (of credit creation), the Commonwealth Bank (now the Reserve Bank of Australia) is able to increase the cash of the trading banks in the ways we have pointed out above.

“Because of this power too, the Commonwealth Bank can increase the cash reserves of the trading banks; for example, it can buy securities and other property, it can lend to the government or to others in a variety of ways, and it can even make money available to the Governments and to others free of any charge.”

Asked to interpret this last clause, Mr. Justice Napier, Chairman of the Commission, replied, through the Secretary of the Commission, Mr. Harris, as

follows:

“This statement means that the Commonwealth Bank can make money available to Governments or to others on such terms as it chooses, even by way of a loan without interest, OR EVEN WITHOUT REQUIRING EITHER INTEREST OR REPAYMENT OF PRINCIPAL.”

Report of the Australian Royal Commission into the Monetary and Banking system of Australia in (1937), Section 504, “Creation of Credit”:

"As the inflation proceeds and the real value of the currency fluctuates wildly from month to month, all permanent relations between debtors and creditors, which form the ultimate foundation of capitalism, become so utterly disordered as to be almost meaningless; and the process of wealth-getting degenerates into a gamble and a lottery.

Lenin was certainly right. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million is able to diagnose." John Maynard Keynes

Capitalism is organized crime. It is by design that the rich get richer and the poor get poorer, not by accident.

"Government is not reason; it is not eloquence; it is force! Like fire, it is a dangerous servant and a fearful master." - George Washington

"I am convinced that those societies (such as the Native American peoples) which live without government enjoy in their general mass an infinitely greater degree of happiness than those who live under the European governments. Among the former, public opinion is in the place of law, & restrains morals as powerfully as laws ever did anywhere. Among the latter, under pretence of governing they have divided their nations into two classes, wolves & sheep. I do not exaggerate."
- Thomas Jefferson

"The modern theory of the perpetuation of debt has drenched the earth with blood, and crushed its inhabitants under burdens ever accumulating." - Thomas Jefferson

"I hope we shall crush in its birth the aristocracy of our moneyed corporations, which dare already to challenge our government to a trial of strength and bid defiance to the laws of our country." - Thomas Jefferson

"If the American people ever allow private banks to control the issue of their money, first by inflation and then by deflation, the banks and corporations that will grow up around them (around the banks), will deprive the people of their property until their children will wake up homeless on the continent their fathers conquered." Thomas Jefferson

"I believe that banking institutions are more dangerous to our liberties than standing armies. Already they have raised up a moneyed aristocracy that has set the government at defiance. The issuing power (of money) should be taken away from the banks and restored to the people to whom it properly belongs." - Thomas Jefferson

"The system of banking we have both equally and ever reprobated. I contemplate it as a blot left in all our constitutions, which, if not covered, will end in their destruction. I sincerely believe, with you...that the principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale."
- Thomas Jefferson

"To take a single step beyond the boundaries thus specially drawn around the powers of Congress is to take possession of a boundless field of power, no longer susceptible of any definition. The incorporation of a bank, and the powers assumed by this bill [chartering the first Bank of the United States] have not, in my opinion, been delegated to the United States by the Constitution. They are not among the powers specially enumerated." - Thomas Jefferson

"I wish it were possible to obtain a single amendment to our Constitution - taking from the Federal government their power of borrowing (from privately-owned corporate banks)." - Thomas Jefferson, 1798

"We are undone, my dear sir, if legislation is still permitted which makes our money, much or little, real or imaginary, as the moneyed interests shall choose to

make it."

- Thomas Jefferson

"All the perplexities, confusions, and distresses in America arise, not from defects in the Constitution or confederation, not from want of honor or virtue, as much as from downright ignorance of the nature of coin, credit, and circulation." - John Adams

"Liberty cannot be preserved without a general knowledge among the people, who have a right...and a desire to know; but besides this, they have a right, an indisputable, unalienable, indefeasible, divine right to that most dreaded and envied kind of knowledge, I mean of the characters and conduct of their rulers." - John Adams

"We, the People, are the rightful masters of both the Congress and the Courts. Not to overthrow the Constitution, but to overthrow the men who have perverted it."

- Abraham Lincoln

"I have two great enemies, the southern army in front of me and the financial institutions in the rear. Of the two, the one in the rear is the greatest enemy. The money power preys upon the nation in times of peace, and conspires against it in times of adversity. It is more despotic than monarchy, more insolent than autocracy, more selfish than bureaucracy. It denounces, as public enemies, all who question its methods or throw light upon its crimes." - Abraham Lincoln

"The division of the United States into federations of equal force was decided long before the Civil War by the high financial powers of Europe. These bankers were afraid that the US, if they remained as one block, and as one nation, would attain economic and financial independence, which would upset their financial domination over the world." - Otto von Bismarck, Chancellor of Germany, 1876

"The Government should create, issue, and circulate all the currency and credits needed to satisfy the spending power of the Government and the buying power of consumers. The privilege of creating and issuing money is not only the supreme prerogative of Government, but it is the Government's greatest creative opportunity. By the adoption of these principles...the taxpayers will be saved immense sums of interest [by not having to borrow from privately-owned

corporate banks]...Money will cease to be master and become the servant of humanity. Democracy will rise superior to the money power." - Abraham Lincoln, Senate Document 23, Page 91, 1865

"I see in the near future a crisis approaching that unnerves me and causes me to tremble for the safety of my country. Corporations have been enthroned, an era of corruption in high places will follow, and the money power of the country will endeavour to prolong its reign by working upon the prejudices of the people (e.g., by pitting the cooperation-oriented political left against the competition-oriented political right), until the wealth is aggregated in the hands of a few, and the Republic is destroyed. I feel at this moment more anxiety for the safety of my country than ever before, even in the midst of the war." - Abraham Lincoln

"The death of Lincoln was a disaster for Christendom. There was no man in the United States great enough to wear his boots and the bankers went anew to grab the riches. I fear that foreign bankers with their craftiness and tortuous tricks will entirely control the exuberant riches of America and use it to systematically corrupt modern civilisation."

- Otto von Bismarck, Chancellor of Germany, after Lincoln's assassination

"Right after the Civil War there was considerable talk about reviving Lincoln's brief experiment with the Constitutional monetary system. Had not the European money-trust intervened, it would have no doubt become an established institution."

- W. Cleon Skousen

"If that mischievous financial policy which had its origin in the North American Republic [i.e., honest Constitutionally authorized debt-free money] should become indurated down to a fixture, then that government will furnish its own money without cost. It will pay off its debts and be without a debt (to the International Bankers). It will have all the money necessary to carry on its commerce. It will become prosperous beyond precedent in the history of the civilized governments of the world. The brains and wealth of all countries will go to North America. That government must be destroyed or it will destroy every monarchy on the globe."

- The Hazard Circular (England), distributed to wealthy aristocrats prior to the Civil War, 1862

"I went to America in the winter of 1872-73, authorised to secure, if I could, the passage of a bill demonetising silver. It was in the interest of those I represented - the governors of the Bank of England - to have it done. By 1873, gold coins were the only form of coin money." - Ernest Seyd, agent of Bank of England

"Corporate entities are persons, under the law. They are separate persons from the very real human persons who own them and run them. We have the Supreme Court of the United States to thank for this perversion. Through corruption of our government and courts, corporations subverted their original intended purpose and acquired the legal status of "natural persons" while also preserving their limited-liability legal protection's (which results in corporate 'citizens' having more legal rights than human citizens do). This subversion was institutionalised in an 1886 Supreme Court decision of which Justice William O. Douglas would later write, "There was no history, logic, or reason given to support that view." Thus corporations gained Bill of Rights protection's, and more, even before women and minorities had full protection. We are currently living in an era of sophisticated corporation-state feudalism."
- [Anonymous]

"Unless you become more watchful in your states and check this spirit of monopoly and thirst for exclusive privileges, you will in the end find that the most important powers of government have been given or bartered away, and the control of your dearest interests have been passed into the hands of these corporations." - Andrew Jackson

"If congress has the right under the Constitution to issue paper money, it was given them to use themselves, not to be delegated to individuals or corporations."
- Andrew Jackson

"You (International Bankers) are a den of vipers and thieves. I intend to rout you out, and by the Eternal God, I will rout you out. If the American people only understood the rank injustice of our money and banking system, there would be a revolution before morning." - Andrew Jackson in an address to Congress, 1829

"The bold effort the present bank has made to control the Government, the distress it has wantonly produced...are but premonitions of the fate that awaits

the American People should they be deluded into a perpetuation of this institution [The Bank of the United States], or the establishment of another like it." - Andrew Jackson

"History records that the money changers have used every form of abuse, intrigue, deceit, and violent means possible to maintain their control over governments by controlling money and its issuance." - James Madison

"Permit me to issue and control the money of a nation and I care not who makes the laws." - Mayer Amschel Rothschild, Rothschild international banking dynasty, 1790

"Whomsoever controls the volume of money in any country is absolute master of all industry and commerce and when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate."

- James Garfield, assassinated within weeks of release of this statement during the first year of his presidency in 1881

"I am afraid that ordinary citizens will not like to be told that the banks can, and do, create and destroy money. And they who control the credit of the nation direct the policy of governments, and hold in the hollow of their hands the destiny of the people."

- Reginald McKenna, Chancellor of the Exchequer of England, Chairman of the Board of Midlands Bank, 1924

"From the days of Spartacist-Wieshaupt to those of Karl Marx, and down to Trotsky, Bela Kuhn, Rosa Luxemburg, and Emma Goldman, this world conspiracy for the overthrow of civilization and for the reconstitution of society on the basis of arrested development, of envious malevolence, and impossible equality, has been steadily growing. This conspiracy played a definite recognizable role in the tragedy of the French revolution. It has been the mainspring of every subversive movement during the 19th century. And now at last this band of extraordinary personalities from the underworld of the great cities of Europe and America have gripped the Russian people by the hair of their head and have become the undisputed masters of that enormous empire." - Winston Churchill in the Illustrated Sunday Herald, February 8, 1920

"Behind the October Revolution there are more influential personalities than the thinkers and executors of Marxism." - Lenin

"Marxists can always be relied upon to defend the International Bankers, to their dying breath, by portraying capitalism as some sort of vague, accidental ideological abstraction that either everybody or nobody is truly responsible for, rather than as a very specific, profoundly evil system perpetrated by very specific individuals, who are acting with full intention to drain the lifeblood from the Republic until it is dead.

This fact alone should be enough to raise suspicion of the Marxists' real intention, which is to focus primarily on property-based 'class' conflict without ever clearly defining the real methods by which the ruling 'class' stays in power, so that they can attempt to convince the public that these methods are some kind of magic that only Marxist intellectuals can understand and con them into merely replacing the existing capitalist tyrannical order with a communist one.

The Marxists are totally anti-democratic and seem to truly envy the money power more than they despise it." - [Anonymous]

"If I told you I thought the world was controlled by a handful of capitalists and corporate bosses, you would say I was a left-winger, but if I told you who I thought the capitalists and corporate bosses were, you would say I was far right."
- Anonymous

"Left and Right are monolithic ideas - colossal, abstract, and, as their religious origins suggest, cosmic.

They are part of the darker side of humanity that replaces the specific with the general, the personal with the impersonal. If you wanted to find a way of making certain that people would have as little as possible in common, there would be no better way than to divide them, not into ten or three or four, but into two.

Dual division turns the largest possible sections of humanity against one another, often causing neighbours and compatriots to have nothing to say to one another.

No regeneration of community can begin without a careful demolition of Left and Right; nor can this tearing down be relinquished to academic abstraction, technical philosophy, government, corporations, or ideology.

Nothing can be built without a new politics - least of all with a politics that refers outward to ideas of Heaven and Hell rather than inward to the experience of daily life."

- Hugh Graham, in his book "The Vestibule of Hell: Why Left and Right Have Never Made Sense in Politics and Life"

"This isn't just your normal case of shrill, success-hating, bleeding-heart, eat-the-rich, lawsuit-happy, commie-liberal bed-wetters versus slack-jawed, pinheaded, war-mongering, Bible-thumping, woman-hating, eco-rapist knuckle-draggers. But it is politics as usual."

- [Unknown]

"Communism is fascism with a human face." - Susan Sontag

"Obviously, neither communism nor fascism has any interest whatsoever in democracy; they both claim that democracy is an unrealistic Utopian fantasy. In fact, they both use each other as convenient scapegoats for their own crimes against democracy and human rights. True autonomist democracy can only emerge from a radically centered anarchist-libertarian philosophy that values competition and cooperation equally, the so-called meta-political 'third-position', which is the greatest threat to both the left and right extremes. The real struggle that is going on in the world today is the struggle for democracy against ALL tyranny, not merely 'class war' to replace the tyrannical fiscal aristocracy with some despotic peasant-emperor. Phoney third-positionism is easy to reveal because it embraces both fascist and communist principles, rather than rejecting them."

- [Anonymous]

"An anarchist who does not learn the real agenda behind anarcho-Communism and anarcho-Fascism will not remain a Real Anarchist for very long. Crypto-communist and crypto-fascist subversion is the most serious threat to any emerging autonomist democracy." - [Anonymous]

"My political opinions lean more and more to anarchy (philosophically understood, meaning abolition of control not whiskered men with bombs). There is only one bright spot and that is the growing habit of disgruntled men of dynamiting factories and power stations." - J.R.R. Tolkien, in "Letters of J.R.R.

Tolkien"

"The world is governed by very different personages to what is imagined by those who are not themselves behind the scenes." - Benjamin Disraeli, Prime Minister of Britain

"The real rulers in Washington are invisible and exercise power from behind the scenes." - Justice Felix Frankfurter, Former U.S. Supreme Court Justice

"The real truth of the matter is, as you and I know, that a financial element in the large centers has owned the government of the U.S. since the days of Andrew Jackson."

- Franklin D. Roosevelt

"The true equation is "democracy" = government by world financiers."

- J.R.R. Tolkien, in "The Letters of J.R.R. Tolkien"

"The main mark of modern governments is that we do not know who governs, de facto any more than de jure. We see the politician and not his backer; still less the backer of the backer; or, what is most important of all, the banker of the backer." - J.R.R. Tolkien,

"Throned above all, in a manner without parallel in all past, is the veiled prophet of finance, swaying all men living by a sort of magic, and delivering oracles in a language not understood of the people." - J.R.R. Tolkien, in "The Letters of J.R.R. Tolkien"

"Since I entered politics, I have chiefly had men's views confided to me privately. Some of the biggest men in the United States, in the field of commerce and manufacture, are afraid of something.

They know that there is a power somewhere so organised, so subtle, so watchful, so interlocked, so complete, so pervasive, that they better not speak above their breath when they speak in condemnation of it." - Woodrow Wilson, 1913

"The real menace of our republic is this invisible government which like a giant octopus sprawls its slimy length over city, state and nation. Like the octopus of real life, it operates under cover of a self created screen..."

At the head of this octopus are the Rockefeller Standard Oil interests and a small group of powerful banking houses generally referred to as international bankers.

The little coterie of powerful international bankers virtually run the United States government for their own selfish purposes. They practically control both political parties." - John F. Hylan, New York City Mayor, 1922

"The rich will strive to establish their dominion and enslave the rest. They always did...they always will. They will have the same effect here as elsewhere, if we do not, by the power of government, keep them in their proper spheres." - Gouverneur Morris, head of the committee that wrote the final draft of the U.S. Constitution

"This (Federal Reserve) Act establishes the most gigantic trust [monopoly] on earth. When the President (Woodrow Wilson) signs this bill, the invisible government by the Monetary Power will be legalised.

The people may not know it immediately, but the day of reckoning is only a few years removed. The trusts will soon realise that they have gone too far even for their own good.

The people must make a declaration of independence to relieve themselves from the Monetary Power. This they will be able to do by taking control of Congress. Wall Streeters could not cheat us if you Senators and Representatives did not make a humbug of Congress...

The greatest crime of Congress is its currency system. The worst legislative crime of the ages is perpetrated by this banking bill. The caucus and the party bosses have again operated and prevented the people from getting the benefit of their own government." - Congressman Charles A. Lindbergh, Sr., 1913

"I am a most unhappy man. I have unwittingly ruined my country. A great industrial nation is controlled by its system of credit. Our system of credit is concentrated. The growth of the nation, therefore, and all our activities are in the hands of a few men. We have come to be one of the worst ruled, one of the most completely controlled and dominated governments in the civilized world, no longer a government by free opinion, no longer a government by conviction and the vote of the majority, but a government by the opinion and duress of a small group of dominant men." - Woodrow Wilson

"Suppose you go to Washington and try to get at your government. You will

always find that while you are politely listened to, the men really consulted are the big men who have the biggest stakes - the big bankers, the big manufacturers, the big masters of commerce... Every time it has come to a critical question, these gentlemen have been yielded to, and their demands treated as the demands that should be followed as a matter of course. The government of the United States is a foster child of the special interests." - Woodrow Wilson, 1912

"If monopoly persists, monopoly will always sit at the helm of government. I do not expect monopoly to restrain itself. If there are men in this country big enough to own the government of the United States, they are going to own it." - Woodrow Wilson

"I have never seen more senators express discontent with their jobs...I think the major cause is that, deep down in our hearts, we have been accomplices to doing something terrible and unforgivable to this wonderful country. Deep down in our hearts, we know that we have bankrupted America and that we have given our children a legacy of bankruptcy...We have defrauded our country to get ourselves elected."

- John Danforth, Republican senator from Missouri, reported in the Arizona Republic of April 21, 1992

"When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes...Money has no motherland; financiers are without patriotism and without decency; their sole object is gain." - Napoleon Bonaparte, 1815

"Capital must protect itself in every way...Debts must be collected and loans and mortgages foreclosed as soon as possible. When through a process of law the common people have lost their homes, they will be more tractable and more easily governed by the strong arm of the law applied by the central power of leading financiers. People without homes will not quarrel with their leaders. This is well known among our principal men now engaged in forming an imperialism of capitalism to govern the world. By dividing the people we can get them to expend their energies in fighting over questions of no importance to us except as teachers of the common herd."

- Taken from the Civil Servants' Year Book, "The Organizer", January 1934

"It [Central Bank] gives the National Bank almost complete control of national finance. Those few who understand the system [check book money and credit] will either be so interested in its profits, or so dependant on its favours, that there will be no opposition from that class, while on the other hand, the great body of the people, mentally incapable of comprehending the tremendous advantage that capital derives from the system, will bear its burden without complaint, and perhaps without even suspecting that the system is inimical [contrary] to their interests." - Rothschild Brothers of London, 1863

"the lord and master of the money markets of the world, and of course virtually lord and master of everything else. He literally held the revenues of southern Italy in pawn, and monarchs and ministers of all countries courted his advice and were guided by his suggestions." - Benjamin Disraeli, Prime Minister of Britain, describing Baron Nathan Rothschild in his novel, "Coningsby: Or The New Generation"

"When the conflict with France ended (at the battle of Waterloo) the House of Rothschild was in control of British finance and was the official banker of the British Government. This odd financial octopus was acknowledged to be in some respects the greatest power on the earth and was acknowledged by some writers as the 'Sixth Great Power of Europe'." - E.C. Knuth, in his book "The Empire of The City"

"The Federal Reserve Bank is pretty secretive about who it's owning banks or shareholders are. It has been determined that the "class A" stock in the Federal Reserve Bank are held by the following 8 institutions: Rothschild Banks of London and Berlin, Lazard Brothers Bank of Paris, Israel Moses Seif Bank of Italy, Warburg Bank of Hamburg and Amsterdam, Lehman Bank of New York, Kuhn Loeb Bank of New York, Chase Manhattan Bank of New York, Goldman Sachs Bank of New York. The Remaining Stock is held by the Chemical Trust and the Rockefeller Trust. These stockholders hold Federal Government Obligations which amount to about \$6 Trillion Dollars - The entire U.S. National Debt. Their annual profits from interest payments are over \$200 Billion dollars per year." - [Anonymous]

"Bill Gates is not the 'richest man in the world' by a long shot. His \$50 billion dollar fortune (give or take) is virtually nothing compared to the wealth and economic power of the House of Rothschild. Baron Jacob Rothschild (who

controls the Rothschild banking dynasty) is owed approximately half of the U.S. national debt (which is now some \$6 trillion dollars) because the privately-owned Rothschild Bank and its proxies have a 51 percent ownership and controlling interest in the U.S. Federal Reserve System; and this \$3 trillion dollar amount obviously does not even include the debt that many other nations ultimately owe to the Rothschild banking network.

The interest payments alone provide the Rothschild Bank with \$100 billion dollars per year. The reason that the Rothschild dynasty remains generally obscure to the public is because virtually all of their assets are privately-owned and they are very carefully protected from public scrutiny by various ways and means.

It has been estimated that the House of Rothschild, directly or indirectly, controls a very substantial portion of the \$35 trillion dollars in total overall spending power that exists in the world today." - [Anonymous]

"Your money's value is determined by a global casino of unprecedented proportions: \$2 trillion are traded per day in foreign exchange markets, 100 times more than the trading volume of all the stockmarkets of the world combined. Only 2% of these foreign exchange transactions relate to the "real" economy reflecting movements of real goods and services in the world, and 98% are purely speculative. This global casino is triggering the foreign exchange crises which shook Mexico in 1994-5, Asia in 1997 and Russia in 1998. These emergencies are the dislocation symptoms of the old Industrial Age money system."- Bernard Lietaer, Former Central Banker in "The Future of Money"

"To ignore the pivotal role played by particular individuals who are in positions of power is to do violence to historical accuracy. A recognition that the course of economic events can be influenced by individuals who have the imagination and the power to take advantage of prevailing conditions does not constitute acceptance of a 'conspiracy' theory of history." - John Blair, Former Chief Economist for the U.S. Senate Subcommittee on Anti-Trust and Monopoly

"The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in iniquity and was born in sin. The Bankers own the earth. Take it away from them, but leave them the power to create deposits, and with the flick of the pen they will create enough deposits to buy it all back again.

However, take this great power away from them, and all the great fortunes like mine disappear, and they ought to disappear, for this would be a happier and better world to live in. But, if you wish to remain the slaves of Bankers and pay the cost of your own slavery, let them continue to create money and control credit." - Sir Josiah Stamp, President of the Bank of England in the 1920s, the second richest man in Britain

"A civilisation based on a system of parasitic usury economics will ultimately destroy itself, because fractional-reserve 'banking', combined with compound 'interest', is truly and totally contrary to the modern "Establishment" economic theory that it represents some kind of perpetual-motion machine.

Our economic system was not designed to, nor was it intended to, function honourably for the benefit and general prosperity of all; it was specifically designed to create a nation of debt slaves under the control of a molesting central bank.

The perpetrators of the system understand fully that it is finite and must inevitably collapse in a state of insoluble debt, but by that point they expect to have gained full and indisputable control over everything.

The 450 richest people in the world have financial assets equal to the combined wealth of the 3 billion poorest; half of all humanity.

The only possible explanation for this is that the international economic system has been subverted and corrupted by fully intentional activities, directed towards undermining national governments and creating institutionalised, privately-owned central banks throughout the world." - [Anonymous]

"This is a staggering thought. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money we are prosperous; if not, we starve. We are absolutely without a permanent money system. When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it becomes widely understood and the defects remedied very soon."

- Robert H. Hamphill, Credit Manager, Atlanta Federal Reserve Bank

"While economic textbooks claim that people and corporations are competing for markets and resources, I claim that in reality they are competing for money -

using markets and resources to do so. Greed and fear of scarcity are being continuously created and amplified as a direct result of the kind of money we are using. For example, we can produce more than enough food to feed everybody, and there is definitely not enough work for everybody in the world, but there is clearly not enough money to pay for it all. In fact, the job of central banks is to create and maintain that currency scarcity. Money is created when banks lend it into existence. When a bank provides you with a \$100,000 mortgage, it creates only the principal, which you spend and which then circulates in the economy. The bank expects you to pay back \$200,000 over the next 20 years, but it doesn't create the second \$100,000 - the interest. Instead, the bank sends you out into the tough world to battle against everybody else to bring back the second \$100,000."

- Bernard Lietaer, Former Central Banker

"In addition to almost unlimited usury, the bankers have another method of drawing vast amounts of wealth. The banks are able to approve or disapprove large loans to large and successful corporations to the extent that refusal of a loan will bring about a reduction in the selling price of the corporation's stock. After depressing the price, the bankers' agents buy large blocks of the company's stock. Then, if the bank suddenly approves a multi-million dollar loan to the company, the stock rises and is then sold for a profit. In this manner, billions of dollars are made with which to buy more stock. This practice is so refined today that the Federal Reserve Board need only announce to the newspapers an increase or decrease in their "discount rate" to send stocks soaring or crashing at their whim. Banks collect billions in interest by loaning to Government and the Corporations." - Pastor Sheldon Emry

"The basis of money in today's world is not simply the trading of one thing of obvious value (say, a gold coin) for another thing of obvious value (for example, a keg of beer) which, in fact, would be more a form of barter than a modern day monetary purchase. In the modern economy, the value of money is based strictly on mutual faith and faith alone - faith in pieces of paper signed by a central banker as having whatever value he decides to give them, such as is the case with Federal Reserve Notes. This faith that the paper has some kind of value is basically a game of "let's pretend" on the part of the banker supported only by the fact that the banker has seized control of the government and he will not tolerate any uncontrolled standard of exchange to compete with his official

monopoly of interest-bearing usury 'money'. In essence, this means that every time you spend a Federal Reserve Note you are making a very profound expression of faith that the central banker is a kind of 'god' who can create value out of absolutely nothing because this is his 'holy' privilege. Not only that, but you also become perpetually, irreversibly indebted to him, as a form of 'worship', for his creating of the 'money' by the usury that he charges you for this 'service' (e.g., the U.S. 6 trillion dollar debt). This is capitalism - a glorified pyramid scheme for making money off of money." - [Anonymous]

"There is a large class of people who believe that paper can be, and ought to be, made into money without any promise or hope of redemption; that a note should be printed: "This is a dollar," and be made a legal tender. I regard this as a mild form of lunacy, and have no disposition to debate with men who indulge in such delusions, which have prevailed to some extent, at different times, in all countries, but whose life has been brief, and which have shared the fate of other popular delusions. The Supreme Court only maintained the constitutionality of the legal tender promise to pay a dollar by a divided court, and on the ground that it was issued in the nature of a forced loan, to be redeemed upon the payment of a real dollar; that is, so many grains of silver or gold. I therefore dismiss such wild theories, and speak only to those who are willing to assume, as an axiom, that gold and silver or coined money, have been proven by all human experience to be the best possible standards of value, and that paper money is simply a promise to pay such coined money, and should be made and kept equal to coined money, by being convertible on demand." - Sec Treasury John Sherman, 1877

"I am firmly of the opinion that there never was a paper pound, a paper dollar, or a paper promise of any kind, that ever yet obtained a general currency (as money) but by force or fraud, generally by both." - John Adams

"If ever again our nation stumbles upon unfunded paper, it shall surely be like death to our body politic. This country will crash." - George Washington

"If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, (i.e., the "business cycle") the banks and corporations that will grow up around them will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered."

- Thomas Jefferson, The Debate Over The Recharter Of The Bank Bill, 1809

"Examining the organization and function of the Federal Reserve Banks and applying the relevant factors, we conclude that the Federal Reserve Banks are not Federal instrumentalities...but are independent and privately owned and controlled corporations...Federal Reserve Banks are listed neither as 'wholly owned' government corporations [under 31 U.S.C. Section 846] nor as 'mixed ownership' corporations [under 31 U.S.C. Section 856]...It is evident from the legislative history of the Federal Reserve Act that Congress did not intend to give the Federal government direction over the daily operation of the Reserve Banks...The fact that the Federal Reserve Board regulates the Reserve Banks does not make them Federal agencies under the Act...Unlike typical Federal agencies, each bank is empowered to hire and fire employees at will. Bank employees do not participate in the Civil Service Retirement System. They are covered by worker's compensation insurance, purchased by the Bank, rather than the Federal Employees Compensation Act. Employees traveling on Bank business are not subject to Federal travel regulations and do not receive government employee discounts on lodging and services..."

- Lewis vs. U.S., case #80-5905, 9th Circuit, June 24, 1982

"The financial system has been turned over to the Federal Reserve Board. That Board administers the finance system by authority of a purely profiteering group. The system is private, conducted for the sole purpose of obtaining the greatest possible profits from the use of other people's money." - Congressman Charles A. Lindbergh Sr., 1923

On December 15, 1931 Rep. Louis T. McFadden, who for more than 10 years served as chairman of the Banking and Currency Committee in the House of Representatives, said: "The Federal Reserve Board and banks are the duly appointed agents of the foreign central banks of issue and they are more concerned with their foreign customers than they are with the people of the United States. The only thing that is American about the Federal Reserve Board and Banks is the money they use..." On June 10, 1932, McFadden said in an address to the Congress: "We have in this country one of the most corrupt institutions the world has ever known. I refer to the Federal Reserve Board and the Federal Reserve Banks...Some people think the Federal Reserve Banks are United States government institutions. They are not government institutions. They are private credit monopolies which prey upon the people of the United

States for the benefit of themselves and their foreign customers...The Federal Reserve Banks are the agents of the foreign central banks...In that dark crew of financial pirates, there are those who would cut a man's throat to get a dollar out of his pocket...Every effort has been made by the Federal Reserve Board to conceal its powers, but the truth is the Fed has usurped the government. It controls everything here (in Congress) and controls all our foreign relations. It makes and breaks governments at will...When the Fed was passed, the people of the United States did not perceive that a world system was being set up...A super-state controlled by international bankers, and international industrialists acting together to enslave the world for their own pleasure!"

Sen. Barry Goldwater wrote in his book, "With No Apologies:" "Does it not seem strange to you that these men just happened to be CFR (Council on Foreign Relations) and just happened to be on the Board of Governors of the Federal Reserve that absolutely controls the money and interest rates of this great country. A privately owned organization ...which has absolutely nothing to do with the United States of America."

"Some people think that the Federal Reserve Banks are United States Government institutions. They are not Government institutions. They are private credit monopolies which prey upon the people of these United States for the benefit of themselves and their foreign customers; foreign and domestic speculators and swindlers; and rich and predatory money lenders." - Congressman Louis T. McFadden, 1932

"The Federal Reserve Bank is nothing but a banking fraud and an unlawful crime against civilization. Why? Because they "create" the money made out of nothing, and our Uncle Sam Government issues their "Federal Reserve Notes" and stamps our Government approval with NO obligation whatever from these Federal Reserve Banks, Individual Banks or National Banks, etc." - H.L. Birum, Sr., American Mercury Magazine, August 1957

"A disordered currency is one of the greatest political evils. It undermines the virtues necessary for the support of the social system, and encourages propensities destructive to its happiness. It wars against industry, frugality and economy, and it fosters evil spirits of extravagance and speculation. Of all the contrivances for cheating the laboring classes of mankind, none has been more effectual than that which deludes them with paper money." - Congressman

Daniel Webster, 1846

"The Federal Reserve banks are one of the most corrupt institutions the world has ever seen. There is not a man within the sound of my voice who does not know that this nation is run by the International Bankers." - Congressman Louis T. McFadden, 1934

"Every effort has been made by the Fed to conceal its powers - but the truth is - the Fed has usurped the Government. It controls everything here and it controls all of our foreign relations. It makes and breaks governments at will." - Congressman Louis T. McFadden, 1934

"Most Americans have no real understanding of the operation of the international money lenders...The accounts of the Federal Reserve System have never been audited. It operates outside the control of Congress and manipulates the credit of the United States." - Barry Goldwater, Republican Senator from Arizona

"From now on, depressions will be scientifically created." - Congressman Charles A. Lindbergh Sr., 1913

"The depression was the calculated 'shearing' of the public by the World Money powers, triggered by the planned sudden shortage of supply of call money in the New York money market...The One World Government leaders and their ever close bankers have now acquired full control of the money and credit machinery of the U.S. via the creation of the privately owned Federal Reserve Bank." - Curtis Dall, Franklin D. Roosevelt's son-in-law, as quoted from his book, "My Exploited Father-in-Law"

"The one who cannot see that on Earth a big endeavour is taking place, an important plan, on which realisation we are allowed to collaborate as faithful servants, certainly has to be blind." - Winston Churchill

"Truth is so precious that it must be accompanied by a bodyguard of lies."
- Winston Churchill

"In politics nothing is accidental. If something happens, be assured it was planned this way." - Franklin D. Roosevelt

"For some time I have been disturbed by the way the CIA has been diverted from its original assignment. It has become an operational and at times a policy making arm of the government." - President Harry Truman

"There exists a shadowy Government with its own Air Force, its own Navy, its own fundraising mechanism, and the ability to pursue its own ideas of national interest, free from all checks and balances, and free from the law itself." - Senator Daniel K. Inouye

"The governments of the present day have to deal not merely with other governments, with emperors, kings and ministers, but also with the secret societies which have everywhere their unscrupulous agents, and can at the last moment upset all the governments' plans." - Benjamin Disraeli, Prime Minister of Britain, 1876

"It is useless to deny, because it is impossible to conceal, that a great part of Europe - the whole of Italy and France and a great portion of Germany, to say nothing of other countries - is covered with a network of these secret societies, just as the superficies of the earth is now being covered with railroads." - Benjamin Disraeli, PM Britain, 1876

"Fifty men have run America, and that's a high figure." - Joseph Kennedy, father of John F. Kennedy, in the July 26, 1936 issue of The New York Times

"Today the path of total dictatorship in the United States can be laid by strictly legal means, unseen and unheard by the Congress, the President, or the people. Outwardly we have a Constitutional government. We have operating within our government and political system, another body representing another form of government - a bureaucratic elite." - Senator William Jenner, 1954

"The powers of financial capitalism had another far reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole. This system was to be controlled in a feudalist fashion by the central banks of the world acting in concert, by secret agreements, arrived at in frequent private meetings and conferences. The apex of the system was the Bank for International Settlements in Basel, Switzerland, a private bank owned and

controlled by the world's central banks which were themselves private corporations. The growth of financial capitalism made possible a centralization of world economic control and use of this power for the direct benefit of financiers and the indirect injury of all other economic groups." - Carroll Quigley, Professor of History at Georgetown University (deceased) in his book "Tragedy and Hope: A History of The World in Our Time", 1966, highly esteemed by his former student, Bill Clinton

"There does exist and has existed for a generation, an international Anglophile network which operates, to some extent, in the way the radical Right believes the Communists act. In fact, this network, which we may identify as the Round Table groups, has no aversion to cooperating with the Communists, or any other groups, and frequently does so. I know of the operations of this network because I have studied it for 20 years and was permitted for two years, in the early 1960s, to examine its papers and secret record." - Carroll Quigley, Professor of History at Georgetown University (deceased) in his book "Tragedy and Hope: A History of the World in Our Time", 1966

"In a small Swiss city [Basel] sits an international organization so obscure and secretive [that few people know about it]...Control of the institution, the Bank for International Settlements, lies with some of the world's most powerful and least visible men; the heads of 32 central banks, officials able to shift billions of dollars and alter the course of economies at the stroke of a pen." - Keith Bradsher New York Times, August 5, 1995

"The Federal Reserve Bank of New York is eager to enter into close relationship with the Bank for International Settlements...The conclusion is impossible to escape that the State and Treasury Departments are willing to pool the banking systems of Europe and America, setting up a world financial power independent of and above the Government of the United States." - Congressman Louis T. McFadden, Chairman of the House Committee on Banking and Currency, quoted from the New York Times, June 1930

"Ever since the Civil War, Congress has allowed the bankers to control financial legislation. The membership of the Finance Committee in the Senate [now the Banking and Currency Committee] and the Committee on Banking and Currency in the House have been made up chiefly of bankers, their agents, and their attorneys...In this way the committees have been able to control legislation in

the interests of the few."

- Congressman Charles A. Lindberg, Sr.

"The Council on Foreign Relations is "The Establishment". Not only does it have influence and power in key decision-making positions at the highest levels of government to apply pressure from above, but it also announces and uses individuals and groups to bring pressure from below, to justify the high level decisions for converting the U.S. from a sovereign Constitutional Republic into a servile member state of a one-world dictatorship." - Former Congressman John Rarick, 1971

"The Council on Foreign Relations (CFR) is the American Branch of a society which originated in England [The Royal Institute of International Affairs]...and believes national boundaries should be obliterated and one-world rule established."

- Carroll Quigley, Professor of History at Georgetown University (deceased)

"The Trilateral Commission is intended to be the vehicle for multinational consolidation of the commercial and banking interests by seizing control of the political government of the United States. The Trilateral Commission represents a skillful, coordinated effort to seize control and consolidate the four centers of power - political, monetary, intellectual, and ecclesiastical. All this is to be done in the interest of creating a more peaceful, more productive world community. What the Trilateralists truly intend is the creation of a worldwide economic power superior to the political governments of the nation-states involved. They believe the abundant materialism they propose to create will overwhelm existing differences. As managers and creators of the system they will rule the future." - Senator Barry Goldwater, in his book "With No Apologies", 1964

"The drive of the Rockefellers and their allies is to create a one-world government combining super capitalism and communism under the same tent, all under their control...Do I mean conspiracy? Yes I do. I am convinced there is such a plot, international in scope, generations old in planning, and incredibly evil in intent."

- Congressman Larry P. McDonald, 1976, killed in the Korean Airlines 747 (flight KAL007) that was shot down by the Soviets

"The interests behind the Bush Administration, such as the Council on Foreign Relations, The Trilateral Commission - founded by Brzezinski for David

Rockefeller - and the Bilderberger Group, have prepared for and are now moving to implement open world dictatorship within the next five years. They are not fighting against terrorists. They are fighting against citizens."

- Dr. Johannes B. Koepl, Ph.D., 2001, former German defense ministry official and advisor to former NATO Secretary General Manfred Werner

"The technotronic era involves the gradual appearance of a more controlled society. Such a society would be dominated by an elite, unrestrained by traditional values. Soon it will be possible to assert almost continuous surveillance over every citizen and maintain up-to-date complete files containing even the most personal information about the citizen. These files will be subject to instantaneous retrieval by the authorities."

- Zbigniew Brzezinski

"In March, 1915, the J.P. Morgan interests, the steel, shipbuilding, and powder interest, and their subsidiary organizations, got together 12 men high up in the newspaper world and employed them to select the most influential newspapers in the United States and sufficient number of them to control generally the policy of the daily press...They found it was only necessary to purchase the control of 25 of the greatest papers. An agreement was reached; the policy of the papers was bought, to be paid for by the month; an editor was furnished for each paper to properly supervise and edit information regarding the questions of preparedness, militarism, financial policies, and other things of national and international nature considered vital to the interests of the purchasers." - Congressman Oscar Callaway, 1917

"There is no such thing, at this date of the world's history, in America, as an independent press. You know it and I know it. There is not one of you who dares to write your honest opinions, and if you did, you know beforehand that it will never appear in print. I am paid weekly for keeping my honest opinions out of the paper I am connected with. Others of you are paid similar salaries for similar things, and any of you who would be so foolish as to write honest opinions would be out on the streets looking for another job. If I allowed my honest opinions to appear in one issue of my paper, before twenty-four hours my occupation would be gone. The business of the journalist is to destroy the truth; to lie outright; to pervert; to vilify; to fawn at the feet of Mammon, and to sell his country and his race for his daily bread. You know it and I know it and what folly is this toasting an independent press? We are the tools and vassals for rich men behind the

scenes. We are the jumping jacks, they pull the strings and we dance. Our talents, our possibilities and our lives are the property of other men. We are intellectual prostitutes." - John Swinton, Former Chief of Staff of the New York Times, called by his peers "The Dean of his profession", was asked in 1953 to give a toast before the New York Press Club

"By a continuing process of inflation, governments can confiscate, secretly and unobserved, an important part of the wealth of their citizens. There is no subtler, more sure way of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner in which not one man in a million is able to diagnose."

- John Maynard Keynes

"The study of money, above all other fields in economics, is one in which complexity is used to disguise truth or to evade truth, not to reveal it. The process by which banks create money is so simple that the mind is repelled."

- John Kenneth Galbraith, in his book "Money: Whence It Came, Where It Went", 1975

"A nation of well informed men who have been taught to know and prize the rights which God has given them cannot be enslaved. It is in the region of ignorance that tyranny begins." - Benjamin Franklin

"In the colonies, we issue our own paper money. It is called 'Colonial Scrip'. We issue it in proper proportion to make the goods pass easily from the producers to the consumers. In this manner, creating ourselves our own paper money, we control it's purchasing power and we have no interest to pay to anyone."

- Benjamin Franklin, speaking at the London Parliament

"The colonies would gladly have borne the little tax on tea and other matters, had it not been that England took away from the colonies their money, which created great unemployment and dissatisfaction. Within a year, the poor houses were filled. The hungry and homeless walked the streets everywhere. The inability of the colonists to get power to issue their own money permanently out of the hands of George III and the International Bankers was probably the Prime reason for the Revolutionary War."

- Benjamin Franklin, as quoted from his autobiography

"You see, a legitimate government can both spend and lend money into circulation, while banks can only lend significant amounts of their promissory bank notes, for they can neither give away nor spend but a tiny fraction of the money the people need. Thus, when your bankers here in England place money in circulation, there is always a debt principal to be returned and usury to be paid. The result is that you have always too little credit in circulation to give the workers full employment. You do not have too many workers, you have too little money in circulation, and that which circulates, all bears the endless burden of unpayable debt and usury."

- Benjamin Franklin, as quoted from his autobiography

The Federal Reserve publication How Banks Create Money asserts: "Banks actually create money when they lend it. Here's how it works: Most of a bank's loans are made to its own customers and are deposited in their checking accounts. Because the loan becomes a new deposit, just like a paycheck does, the bank once again holds a small percentage of that new amount in reserve and again lends the remainder to someone else, repeating the money-creation process many times."

"I know of no safe depository of the ultimate powers of society but the people themselves, and if we think them not enlightened enough to exercise control with a wholesome discretion, the remedy is not to take it from them, but to inform their discretion." - Thomas Jefferson

"The high office of President has been used to foment a plot to destroy the American's freedom, and before I leave office I must inform the citizen of his plight."

- John F. Kennedy, speaking at Columbia University, 10 days before his assassination

"Mr. Greenspan needs to make his decision independent of what I think. I learned a pretty good lesson during the transition, and that is I commented out loud about one of the actions he took. That's the last time I'm going to comment about the actions Mr. Greenspan takes. He's an independent voice, and needs to be an independent voice."

- [Notional] President George W. Bush, speaking in regards to the Federal Reserve Board Chairman, 2001

"Those who swallow down usury cannot arise except as one whom Satan has prostrated by his touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what is already passed, and his affairs is in the hands of Allah; and whoever returns to it - these are the inmates of the fire; they shall abide in it..." - From the Qur'an, Surah Al-Baqarah

"If thou lend money to any of my people that is poor by thee, thou shalt not be to him an usurer, neither shalt thou lay upon him usury. - Exodus 22:25. Take no usury of him, or increase...thou shalt not give him thy money upon usury. - Leviticus 25:36-37. Unto thy brother thou shalt not lend upon usury: That the Lord thy God bless thee- Deuteronomy 23:20" - The Bible

"It comes as news to most people to learn that practically all important ethical teachers - Moses, Aristotle, Jesus, Mohammed, and Saint Thomas Aquinas, for instance - have denounced lending at interest as usury and as morally wrong." - Lawrence Dennis, Saturday Review of Literature 661, June 24, 1933

"Lucre [money] is the false Quintessence [fifth alchemical element] of this illusory world [matrix?] that we live in. It can be converted into 'anything' and 'anything' can be converted into it." - MIB Dissident

"The most sinister and anti-social feature about bank-deposit money is that it has no existence. The banks owe the public for a total amount of money which does not exist. In buying and selling, implemented by cheque transactions, there is a mere change in the party to whom the money is owed by the banks. As the one depositor's account is debited, the other is credited and the banks can go on owing for it all the time. The whole profit of the issuance of money has provided the capital of the great banking business as it exists today. Starting with nothing whatever of their own, they have got the whole world into their debt irredeemably, by a trick. This money comes into existence every time the banks 'lend' and disappears every time the debt is repaid to them. So that if industry tries to repay, the money of the nation disappears. This is what makes prosperity so 'dangerous' as it destroys money just when it is most needed and precipitates a slump. There is nothing left now for us but to get ever deeper and deeper into debt to the banking system in order to provide the increasing amounts of money

the nation requires for its expansion and growth. An honest money system is the only alternative." - Frederick Soddy, Nobel Prize Winner, 1921

"If our nation can issue a dollar bond, it can issue a dollar bill. The element that makes the bond good, makes the bill good, also. The difference between the bond and the bill is the bond lets money brokers collect twice the amount of the bond and an additional 20%, whereas the currency pays nobody but those who contribute directly in some useful way. It is absurd to say that our country can issue \$30 million in bonds and not \$30 million in currency. Both are promises to pay, but one promise fattens the usurers and the other helps the people. " - Thomas Edison, The New York Times, December 6, 1921

"Economic warfare spans political warfare and military warfare and supersedes both, which are merely tools in the hands of those who are the masters of economic systems. The public is systematically misled, almost hypnotically, to believe that no such hidden masters of economic systems actually exist, or could even possibly exist, and that all of the economic strife in the world today is strictly the result of unplanned human incompetence when, in fact, very deliberate economic warfare is being carried out. Populations struggle to find purely political or military solutions to their economic problems, or they are manipulated and duped into giving yet more economic control over to their masters, in the name of their own prosperity, because they do not fully understand the real principles of economics and banking. The myth of their non-existence is what protects the hierarchies of the international money cults of the world and allows them to continue their constant rivalries against one another, and to maintain their existence at the dire cost of their subject populations." - [Anonymous]

"I spent 33 years in the Marines. Most of my time being a high-class muscle man for big business, for Wall Street and the bankers. In short, I was a racketeer for capitalism. I helped purify Nicaragua for the international banking house of Brown Brothers in 1909-1912. I helped make Mexico, especially Tampico, safe for American oil interests in 1914. I brought light to the Dominican Republic for American sugar interests in 1916. I helped make Haiti and Cuba a decent place for the National City Bank boys to collect revenue in. I helped in the rape of half-a-dozen Central American republics for the benefit of Wall Street...In China I helped to see to it that Standard Oil went its way unmolested." - Major General Smedley D. Butler, U.S. Marine Corps. General Butler was twice awarded the

Medal of Honor (1914, 1917). General Douglas MacArthur described Butler as "one of the really great generals in American history."

"We have about 50% of the world's wealth, but only 6.3% of its population...Our real task in the coming period is to devise a pattern of relationships which will permit us to maintain this position of disparity...To do so, we will have to dispense with all sentimentality and day-dreaming; and our attention will have to be concentrated everywhere on our immediate national objectives...We should cease to talk about vague and unreal objectives such as human rights, the raising of living standards, and democratization. The day is not far off when we are going to have to deal in straight power concepts. The less we are then hampered by idealistic slogans, the better."

- George Kennan, Director of State Department Policy Planning, Truman Administration, 1948

"For globalization to work, America can't be afraid to act like the almighty superpower that it is. The hidden hand of the market will never work without a hidden fist. McDonald's cannot flourish without McDonald-Douglas, the designer of the F-15, and the hidden fist that keeps the world safe for Silicon Valley's technology is called the United States Army, Air Force, Navy and Marine Corps." - Thomas Friedman, New York Times, March 28, 1999

"Fascism should rightly be called corporatism as it is a merge of state and corporate power." - Benito Mussolini

"The liberty of a democracy is not safe if the people tolerate the growth of private power to a point where it becomes stronger than the democratic state itself. That in its essence is fascism: ownership of government by an individual, by a group or any controlling private power." - Franklin D. Roosevelt

"A popular government, without popular information, or the means of acquiring it, is but a Prologue to a Farce or a Tragedy; or, perhaps both. Knowledge will forever govern ignorance. And a people who mean to be their own Governors, must arm themselves with the power that knowledge gives." - James Madison

"Information is the currency of democracy." - Thomas Jefferson

"I may be alone with my thoughts, on my island located on my inland sea.

Previously, I would be helpless to influence my national government. With the internet, although physically isolated, I can associate with millions across my country and across the globe. No longer am I one person, and no government can afford to ignore me. I have become a power bloc, in both theory and in fact. Even if I ignore today the ability I now have to associate with others, no government can afford to ignore the possibility that someday I may, for some reason, choose to exercise this ability to associate. The individual, isolated or not, has become important." - Andrew Grosso, Attorney, Chairman of the ACM Committee on Law and Computer Technology

"This country, with its institutions, belongs to the people who inhabit it. Whenever they shall grow weary of the existing government, they can exercise their constitutional right of amending it, or their revolutionary right to dismember or overthrow it."

- Abraham Lincoln, First Inaugural Address, March 4, 1861

"When in the course of human events, it becomes necessary for one people to dissolve the political bonds which have connected them with another, and...whenever any Form of Government becomes destructive of these ends [of Life, Liberty and the Pursuit of Happiness], it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect [provide for] their Safety and Happiness..." - Declaration of Independence of the American Colonies, 1776

"A Government that makes peaceful revolution impossible, makes armed revolution inevitable." - John F. Kennedy

"I tremble for my country when I reflect that God is just." - Thomas Jefferson

"If you're not ready to die for it, put the word "freedom" out of your vocabulary."
- Malcolm X

"It is when we all play safe that we create a world of utmost insecurity."
- Dag Hammarskjöld

"Culture is Anarchistic if it is alive at all." - Siva Vaidhyanathan

"When the government fears the people, you have liberty; when the people fear the government, you have tyranny." - Thomas Jefferson

"...news organizations, and all Americans, in times like these have to watch what they say and watch what they do." - Ari Fleischer, White House Press Sec, Sept 26, 2001

"It is not the function of the government to keep the citizen from falling into error; it is the function of the citizen to keep the government from falling into error."

- Justice Robert H. Jackson, U.S. Supreme Court Justice

"Liberty has never come from government! Liberty has come from the subjects of government. The history of liberty is the history of resistance!"

- Woodrow Wilson, 1912

"They that can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety [and they will very quickly lose both]." - Benjamin Franklin

"Trade liberty for safety or money and you'll end up with neither. Liberty, like a grain of salt, easily dissolves. The power of questioning - not simply believing - has no friends. Yet liberty depends on it." - Thomas Jefferson

"In the beginning of a change, the Patriot is a scarce man, brave, hated and scorned. When his cause succeeds, however, the timid join him, for then it costs nothing to be a patriot." - Mark Twain

"It is the duty of the Patriot to protect his country from its government." - Thomas Paine

"Let us disappoint the men who would raise themselves upon the ruin of our country."

- John Adams

"The perverse deceptiveness characteristic of the individuals who control the Federal Reserve Bank is readily apparent to those who know the necessary historical truths. The fact that they adorn their notes with the symbols of the

Freemasons and pictures of our national heroes (to help carry on the charade that the Fed is a government institution), who were actually diametrically [totally] opposed to the Fed's existence and its type of 'money', is a mockery that is outright diabolical, and must be the insider's 'joke' of all time. Unfortunately, the consequences of this colossal con to the American people, and the entire world, are all too deadly serious. The Federal Reserve Bank is not federal, is not a reserve, and is not even a real bank." - [Anonymous]

"The eyes of our citizens are not sufficiently open to the true cause of our distress. They ascribe them to everything but their true cause, the banking system; a system which if it could do good in any form is yet so certain of leading to abuse as to be utterly incompatible with the public safety and prosperity. The Central Bank is an institution of the most deadly hostility existing against the principles and form of our Constitution." - Thomas Jefferson

"Once a nation parts with the control of its currency and credit, it matters not who makes the nation's laws. Usury, once in control, will wreck any nation. Until the control of the issue of currency and credit is restored to government and recognized as its most sacred responsibility, all talk of the sovereignty of parliament and of democracy is idle and futile." - William Lyon Mackenzie King, Prime Minister of Canada, 1935

"All the ingredients for ending poverty of a person always comes neatly packaged with the person himself. A human being is born in this world fully equipped not only to take care of himself (which all other life-forms can do too), but also to contribute in enlarging the well-being of the world as a whole. Poverty is not created by the poor people. So we shouldn't give them an accusing look. They are the victims. Poverty has been created by the economic and social system that we have designed for the world. It is the institutions that we have built, and feel so proud of, which created poverty. It is the concepts we developed to understand the reality around us, made us see things wrongly! It is the failure at the top - rather than lack of capability at the bottom - which is the root cause of poverty. Concepts, institutions, and analytical frame conditions which created poverty, cannot end poverty. If we can intelligently re-work the frame conditions, poverty will be gone, never to come back again...Try to imagine how the economists would have built their theory if they had started out with an axiom that all men and women are created equal, that each of them is endowed with unlimited creativity, and each of them is a potential entrepreneur. In some important ways

our designing of the theoretical framework of economics or the misrepresentation of it is responsible for perpetuating poverty." - Professor Muhammad Yunus, Creator of Grameen Bank in Commonwealth Lecture, 2003

"The issue which has swept down the centuries and which will have to be fought sooner or later is The People vs. The Banks." - Lord Acton, Lord Chief Justice of England, 1875

"Money is a new form of slavery, and distinguishable from the old simply by the fact that it is impersonal - that there is no human relation between master and slave."

- Leo Tolstoy

"The greatest enemy of mankind is his ignorance of the inherent money power in all of us. When the realization of this comes to man, he will like Samson, push down the walls of his prison." - E.C. Riegel

"Nothing is more dangerous to the power of the elite than the public discovery and understanding of the private control of the money supply."

- Anthony Sutton, in his book "The Federal Reserve Conspiracy"

"When plunder becomes a way of life for a group of men living together in society, they create for themselves in the course of time, a legal system that authorizes it and a moral code that glorifies it." - Frederic Bastiat, in his book "Economic Sophisms"

Larry Parks, Executive Director, FAME "With the monetary system we have now, the careful saving of a lifetime can be wiped out in an eyeblink."

George Bernard Shaw "You have to choose [as a voter] between trusting to the natural stability of gold and the natural stability of the honesty and intelligence of the members of the Government. And, with due respect for these gentlemen, I advise you, as long as the Capitalist system lasts, to vote for gold."

Voltaire (1694-1778) "Paper money eventually returns to its intrinsic value ---- zero."

Daniel Webster,
speech in the Senate, 1833 "We are in danger of being overwhelmed with irredeemable paper, mere paper, representing not gold nor silver; no sir, representing nothing but broken promises, bad faith, bankrupt corporations, cheated creditors and a ruined people."

Thomas Jefferson to John Taylor, 1816 "I sincerely believe ... that banking establishments are more dangerous than standing armies, and that the principle of spending money to be paid by posterity under the name of funding is but swindling futurity on a large scale."

Daniel Webster "Of all the contrivances for cheating the laboring classes of mankind, none has been more effective than that which deludes them with paper money."

St. Louis Federal Reserve Bank, Review, Nov. 1975, p.22 "The decrease in purchasing power incurred by holders of money due to inflation imparts gains to the issuers of money--."++ Federal Reserve Bank, New York

The Story of Banks, p.5. "Because of 'fractional' reserve system, banks, as a whole, can expand our money supply several times, by making loans and investments."++

Federal Reserve Bank of Philadelphia, Gold, p. 10 "Without the confidence factor, many believe a paper money system is liable to collapse eventually."++

Federal reserve Bank of New York, *I Bet You Thought*, p.19 "Commercial banks create checkbook money whenever they grant a loan, simply by adding new deposit dollars in accounts on their books in exchange for a borrower's IOU."++

Federal Reserve Bank of Chicago,
Modern Money Mechanics, p.3 "The actual process of money creation takes place in commercial banks. As noted earlier, demand liabilities of commercial banks are money."++

U.S. Supreme Court, *Craig v. Missouri*, 4 Peters 410. "Emitting bills of credit, or the creation of money by private corporations, is what is expressly forbidden by Article 1, Section 10 of the U.S. Constitution."++

James A. Garfield "Whoever controls the volume of money in any country is

absolute master of all industry and commerce."++

Frederic Bastiat,
The Law "When plunder becomes a way of life for a group of men living together in society, they create for themselves in the course of time a legal system that authorizes it and a moral code that glorifies it."++

Irving Fisher,
100% Money "Thus, our national circulating medium is now at the mercy of loan transactions of banks, which lend, not money, but promises to supply money they do not possess."++

John Maynard Keynes,
The Economic Consequences of the Peace, 1920, page 240 "If, however, a government refrains from regulations and allows matters to take their course, essential commodities soon attain a level of price out of the reach of all but the rich, the worthlessness of the money becomes apparent, and the **fraud** upon the public can be concealed no longer."

John Maynard Keynes,
The Economic Consequences of the Peace,
 1920, page 235ff "**Lenin is said to have declared that the best way to destroy the Capitalistic System was to debauch the currency. . . Lenin was certainly right. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million can diagnose.**"

Ralph M. Hawtrey,
 former Secretary of Treasury,
 England "Banks lend by creating credit. They create the means of payment out of nothing."++

Robert H. Hemphill, former credit manager, Federal Reserve Bank of Atlanta
 "Money is the most important subject intellectual persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and its defects remedied very soon."++

Sir Josiah Stamp, former President, Bank of England "Bankers own the earth. Take it away from them, but leave them the power to create money and control credit, and with a flick of a pen they will create enough to buy it back."++

Rt. Hon. Reginald McKenna, former Chancellor of Exchequer, England "Those who create and issue money and credit direct the policies of government and hold in the hollow of their hands the destiny of the people."++

John Adams, letter to Thomas Jefferson "All the perplexities, confusion and distresses in America arise not from defects in the constitution or confederation, nor from want of honor or virtue, as much from downright ignorance of the nature of coin, credit, and circulation."++

Wm. Jennings Bryan "Money power denounces, as public enemies, all who question its methods or throw light upon its crimes."++

George Washington, in letter to J. Bowen, Rhode Island, Jan. 9, 1787 "Paper money has had the effect in your state that it will ever have, to ruin commerce, oppress the honest, and open the door to every species of fraud and injustice."++

George Bancroft, *A Plea for the Constitution* (1886) "Madison, agreeing with the journal of the convention, records that the grant of power to emit bills of credit was refused by a majority of more than four to one. The evidence is perfect; no power to emit paper money was granted to the legislature of the United States."++ Article One, Section Ten, *United States Constitution* "No state shall emit bills of credit, make any thing but gold and silver coin a tender in payment of debts, coin money---."++

John C. Calhoun,
Speech 5/27/1836 "A power has risen up in the government greater than the people themselves, consisting of many and various powerful interest, combined in one mass; and held together by the cohesive power of the vast surplus in banks."

Andrew Jackson: To delegation of bankers discussing the Bank Renewal Bill, 1832 "You are a den of vipers and thieves. I intend to rout you out, and by the eternal

God, I will rout you out."

Treasury Secretary Woodin, 3/7/33 "Where would we be if we had I.O.U.'s scrip and certificates floating all around the country?" Instead he decided to "issue currency against the sound assets of the banks. [As opposed to issuing currency against gold.] The Federal Reserve Act lets us print all we'll need. And it won't frighten the people. *It won't look like stage money. It'll be money that looks like real money.*" [Emphasis added.] (Source: 'Closed for the Holiday: The Bank Holiday of 1933', p20 - Federal Reserve Bank of Boston)

John Kenneth Galbraith "The study of money, above all other fields in economics, is one in which complexity is used to disguise truth or to evade truth, not to reveal it." *Money: Whence it came, where it went* - 1975, p15

John Kenneth Galbraith "The process by which banks create money is so simple that the mind is repelled." *Money: Whence it came, where it went* - 1975, p29

Senator Carter Glass,
Author of the Banking Act of 1933 "Is there any reason why the American people should be taxed to guarantee the debts of banks, any more than they should be taxed to guarantee the debts of other institutions, including merchants, the industries, and the mills of the country?"

Chief Justice Salmon Chase, formerly Secretary of Treasury in President Lincoln's administration, in dissent of Knox vs. Lee (The Legal Tender Cases, 1871) "The legal tender quality [of money] is only valuable for the purposes of dishonesty."

Dr. Alan Greenspan, Chairman of the Federal Reserve Board of Governors, 11/20/2003 "As long as we issue fiat currency, I see no alternative to a legal tender law."

John Adams "All the perplexities, confusion and distress in America arise, not from defects in their Constitution or Confederation, not from want of honor or virtue, so much as from the downright ignorance of the nature of coin, credit and circulation."

Friedrich A. Hayek (1899-1992) Austrian Economist, Author and 1974 Nobel Prize-Winner for Economics "With the exception only of the period of the gold standard, practically all governments of history have used their exclusive power to issue money to defraud and plunder the people."

Dr. Edwin Vieira, FAME Foundation Scholar "You can fool some of the people all of the time, and all of the people some of the time, and that's good enough."

"A lie repeated a thousand times becomes the 'truth'." - [Unknown]

"The perfect slave is the slave who thinks that he is free." - [Unknown]

"The truth is always revolutionary." - Antonio Gramsci

"The Empire never ended." - Philip K. Dick

The Great Global Meltdown Swindle.

The ongoing financial crash that has taken down some of the biggest names in banking is again highlighting the massive scam that is modern banking.

Just where did all the trillions (millions of billions) come from that banks loaned out to mortgagees, investors and others all go in the financial crash of '08-09?

Long-time gold (real money) investor Jim Sinclair puts it this way: **"No, there is no bottomless pit of money! There is a bottomless pit of worthless PAPER. This is the thesis of Mugabe/Zimbabwe economics, and will have the same results as applied by Mugabee/Zimbabwe."**

Sinclair is referring not only to credit created by banks out of nothing for the purpose of loans, but the endless multitude of derivative paper contracts based upon mortgages, shares and other certificates representing some form of value.

Banks, you see, have a special privilege. That privilege is to create money out of nothing and then lend it to you and I with interest! No, it's not something they teach in high school or even university economics classes, but what do the bankers themselves say? Consider the following:

"When banks grant credit by creating or adding to deposits subject to check . . new dollars are created. They are credit dollars and they are created by the stroke

of a pen rather than by dies and the stamping machines, but their purchasing power is not less than that of the dollars coined at the government mint . . . the principal way in which dollars are created in modern economic society is by borrowing.” Statement of Sumner H. Slichter, Professor of Business Economics at Harvard University.

“I am afraid that the ordinary citizen will not like to be told that banks can and do create and destroy money. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. We know how this is effected. Every loan, overdraft or bank purchase creates a deposit, and every repayment of a loan, overdraft or bank sale destroys a deposit. And they who control the credit of a nation direct the policy of governments, and hold in the hollow of their hands the destiny of the people.”

Statement of the Rt. Hon Reginald McKenna, former Chancellor of the Exchequer, and Chairman of the Midland Bank, addressing a meeting of the shareholders of the bank on January 25, 1924 (recorded in his book, “post-War Banking”):

“When a bank lends, it creates money out of nothing.” Statement of R.G. Hawtrey, former Assistant Under-Secretary to the British Treasury; in his book, “Trade Depression and the Way out”.

And finally a very telling quote concerning our own (or what used to be our own) Commonwealth Bank:

“Because of this power too, the Commonwealth Bank can increase the cash reserves of the trading banks; for example, it can buy securities and other property, it can lend to the government or to others in a variety of ways, and it can even make money available to the Governments and to others free of any charge.” Report of the Australian Royal Commission into the Monetary and Banking system of Australia in (1937), Section 504, “Creation of Credit”:

When Mr. Justice Napier, chairman of the Commission, was asked to explain this he replied through the secretary of the omission, Mr Harris, as follows: “This statement means that the Commonwealth Bank can make money available to Governments or to others on such terms as it chooses, even by way of a loan without interest, OR EVEN WITHOUT REQUIRING EITHER INTEREST OR REPAYMENT OF PRINCIPAL.”

Do you find such a revelation shocking? Many Australians who borrowed in the great property boom of recent years and who are now working two or three jobs just to pay off their interest might be startled to know that that most of the money they borrowed from the bank was created out of thin air – a mere entry into a loan book.

No, it mostly wasn't someone else's money, it was created just like a giant credit card transaction that creates 'electronic money' to put into the account of the seller. Of all the loans and mortgages banks create, only a fraction is actual money.

If you or I were to print our own money, we would be charged with fraud and counterfeiting money. But the bankers don't even have to create actual notes! Then, on the basis of your or I being unable to repay our mortgage, we lose the property, just as millions of people are as a result of the big financial crash. This is a fraud of monumental proportions.

The fourth president of the United States of America, James Madison, shortly before he was assassinated stated: "History records that the money-changers have used every form of abuse, intrigue, deceit and violent means possible to maintain their control over governments by controlling money and its issuance."

"The Federal Reserve is one of the most corrupt institutions the world has ever seen. There is not a man within the sound of my voice who does not know that this Nation is run by the International Banks." Warning by Congressman Louis T. McFadden:

"Most Americans and Australians, and for that matter, most people of the world have no real understandings of the operation of the international money lenders. The accounts of the Federal Reserve System have never been audited. It operates outside the control of Congress, and manipulates the credit of the United States, and for that matter, the credit of the entire world." Senator Barry Goldwater.

"Virtually all "money" which comes into existence, does so as debt to the banking system, and that the banks do not create the interest, so that there is never enough money in existence, anywhere in the world, to repay both the debt and the interest, resulting in a situation where there is a deliberate, world-wide, artificial scarcity of money, and therefore an ever-increasing debt to that banking system.

SUMMARY and END GAME

Let's examine what is happening in the world today as the invisible government positions their Zionist and Moslem pawns for the confrontation according to strategy drawn 130 years ago.

The world banking and financial system is bankrupt. It is a secret society of intrigue, corruption, murder, drug-running and money-laundering, arms-smuggling, international terrorism, genocide, and debt on a magnitude that is beyond comprehension.

Thirteen families are the majority shareholders who control policy making and decisions of central banks in the world's hard currency leading nations. Central Banks like the Federal Reserve Corporation are privately owned by the International Bankers. So is the World Bank, Bank of International Settlements and International Monetary Fund.

They control the Reserve Bank of Australia and the Bank of England and all of them are as interdependent as a house of cards.

They control the banks which practice fractional reserve banking - sometimes without any reserve. This legal manipulation permits the banks to loan 20:1 against their deposits. By way of illustration:-

Against a deposit of \$1000 the bank can loan \$950. This \$950 can then be deposited in another branch or bank from which \$902.50 may be loaned. Under the fractional reserve banking system, this can continue ad infinitum, till the \$1000 deposit has been inflated to in excess of \$20,000.00. And more, if we include "*interest*" on the money borrowed.

The increased money supply in the books of the banks is a debit to the system. But as there has been no actual increase in the issue of currency as a credit there is insufficient money in circulation to repay the debt, resulting in depression.

Let's examine a recent international banking scam:-

The worthless US dollar is the standard against which all currency is measured. The International Bankers coerced Arab oil producers to denominate all transactions in US dollars, thereby creating an artificial market and artificial strength for this currency.

Over the years, the banks have cheated the Arab oil producing countries out of billions of dollars with their dishonest schemes.

Nigerian light crude is the standard against which the world's oil is priced. In the early 1970's, the Prime Minister of Nigeria was bribed US\$50 million to more than double the price of light crude.

All OPEC buyers, including the United States, were prepared to pay higher oil prices, so long as all Middle Eastern nations supported the USA by investing the oil revenues into 30-year certificates of deposit in certain US banks. (The banks and the oil companies are owned by the same people).

These banks could then loan these windfall deposits 20 times over, compounding their debit base, whilst all that was due to the Arabs was interest on the principal they deposited. Some, for religious reasons could not accept interest, and would have to wait 30-years to receive their principal when the CD's matured.

Arab money gained from oil price manipulation, and increased sales turnover at the pumps, and which came from your pockets, returned to the banks at 20:1 compound. Of course, the Arabs received world anger over the price increases. Since they had secured a source of 30-year funds, the banks were now able to lend to the Third World nations.

The International Bankers determined these newly independent Third World nations would borrow large sums, and being inexperienced in government and administration, squander those funds and wind-up in bankruptcy.

In order to distance themselves from their crime, the banks loaned this money through intermediaries and later sold their interest in the CD's to third parties whilst a subsidiary company borrowed the proceeds to purchase the assets and liabilities of these banks.

The assets they were buying were the loans made to debtor nations, intended to be bankrupted. The liabilities they were buying were Arab CD's.

The 30-year CD's are almost mature. When they seek to redeem them, the Arabs will find that the International Bankers have sold them at a discount, and that the current holding companies - unrelated to the big banks - are insolvent. Therefore the Muslim nations are potentially bankrupt now.

It's as if the International Bankers are following Albert Pike's plans to the letter. At this point, Arab assets will have to be liquidated and sales of real estate in the US and UK, shares and bonds, will cause massive deflation in the West and global unemployment.

Prime farmland will be insufficient collateral to finance cultivation, and famine will result.

At this juncture the bankers will come to rescue the world they now own by replacing currency with a debit card, in exchange for perpetual consignment of natural resources.

This is happening now through debt for nature, and debt for equity swaps, World Heritage Listings, etc. A fractional reserve leverage of 5% collateral against Third World debt will potentially declare the world bankrupt and the International Bankers would foreclose.

The International Bankers are now preparing to implode the present monetary system and legal control of raw materials is essential to their world hegemony. Genuine unfettered ownership of property is anathema to their plan.

The unmitigated criminal financial war against Asian economies by the global financial cabal's hedge funds has drawn Asians closer together against a common enemy. Those

hedge funds are presently betting on the decline of gold, to encourage hoarders to disinvest themselves and further depress the gold price. But the hedge funds are over-exposed, and can be wiped out.

At last December's Islamic Summit, Iran's Industry Minister, Mr. Shafei said he considers the creation of an Islamic Common Market imperative for survival. The criminal actions of the cartels have made physical production of goods almost impossible and are driving these nations together.

If Russia, also betrayed by the West since its capitulation under Mikhael Gorbachev, could be influenced to reduce or stop the export of gold production, its price would rise as current demand for gold is at record levels. And the Arab world might even create a stable gold-backed currency in which oil sales are denominated. This could destroy the power of the International Bankers.

Russian and Chinese leaders have met with Iranian, Iraqi, Syrian, Libyan, North Korean, Chechnyan, Serbian and Sudanese leaders, to discuss an alliance against NATO (**The Strategy**, May, 1998, p4). It was stated (in Pakistan's "**Nation**", April 14, 1998), other nations like Saudi Arabia and Kuwait may be secretly joining.

The West is driving Muslim nations like Malaysia and Indonesia closer together - economically and politically with Russia. Such an alliance with the Moslems was foretold in Ezekiel 38:1-6 and Revelation 16:12.

Progressive deregulation of financial markets in Asia allowed the currency speculators to dictate financial and economic policy to their banks, devaluing the currencies, and when the International Bankers pulled the rug from under them, surrogates picked-up their assets at fire sale prices.

In October, 1997, OPEC oil production quotas were increased. Until recently, oil prices were at their lowest since the 1970's. This price fall was fueled by the collapse of energy demand from Asia.

As a consequence, developing nations like Indonesia, Nigeria, Iran or Venezuela that depend upon oil revenues for budget allocations, would have to radically amend their budgets.

Oil revenues threaten to hasten the next dilemma for Russian State finances as tax revenues from Oil production form the cornerstone of what remains of State revenues. Russia's oil is priced against North Sea Brent, which is now under US\$15 a barrel. And guess who holds Russian Treasury Bills? By collapsing markets, International bankers can obtain control over the assets and wealth of nations, and enslave their citizens.

The old families in "*The City*" and power elites have been moving their fortunes from paper instruments into control of the crucial commodities of food, fuel, and minerals essential to mankind, and which they regard as a hedge to see them through the coming crash.

As Christians we recognize something had to happen to double-cross the citizens of Russia who are not Spiritual, or who have not been presented with the Message of Malachi 4:5-6. God allowed Communism to raise up to destroy the false Church.

Communism the work of the synagogue of Satan who pretend to be Jews, but are not.

Communism is not dead. It is more than just a political system, it is a spirit: the spirit of egalitarianism or rebellion - "*people's rights*", the spirit of lawlessness that works in the children of disobedience. Jesus called it "Laodicea".

The world is soaked in this spirit, especially in the West. It saturates our governments and bureaucracies, our institutes of learning for all ages, and our denominational churches.

The Illuminati are using the Russian and East European people as their pawns today as they used the Jews in the days of Hitler and Stalin (and continue to use them - in particular the few remaining seed of Abraham, Isaac, and Jacob who have returned to the Land of their Covenant and who serve the Law).

It is not capitalism, or the peoples of our once democratic, once Christian, Western world which has deceived the people of Eastern Europe, but the Zionist moneyed elite who control us.

They are the invisible administration in Britain, the USA, Russia and Israel. A part of Satan's Millennium end-game is to resurrect Communism in its revival of hatred against the world they imagine brought their ruin.

They do not realize that Communism was always a tool of the mega-rich elites, designed to enslave them and destroy itself.

In 1950, one-time Russian delegate to the UN, Dimitri Manuisky, spoke of "*launching the most spectacular peace movement on record*" with the object of "*putting the bourgeoisie to sleep*", so that the final take-over of the whole world by the Communists would succeed through the element of surprise.

This "*peace offensive*" was launched in 1956 by Khrushchev although it passed largely unnoticed because of the dramatic diversion provided by de-Stalinisation. The vital importance of Khrushchev's speech at the Twentieth Party Congress was that it inaugurated the strategy of "*peaceful co-existence*" as the means of achieving world-wide Communist dictatorship - an objective which clearly could not be gained by a conventional military confrontation.

Detente and ("*The City's*" asset), Mikhael Gorbechev's "*Glassnost*" and "*Perestroika*" won home support for the apparent abandonment of Communism and break-up of the Soviet Socialist Republic.

This enabled the face of the West, in the form of the "*International Bankers*" who designed and financed, and are the real government of International Communism, to disinvest Russia of her industry and her resources and bankrupt her with debt. Soon the

Russian bear will wake up to discover she has been robbed of her cubs. Soon the world will shout, "*Peace, peace, but there will be no peace*". For Communism will revive, and shortly after the earthquake sinks Los Angeles, Russia will try to exact revenge upon those she sees as raping her when she opened up her heart with the West for friendship and co-existence.

Russia will attack and invade the US.

The Pope will send them home and establish the NWO.

Then the strange Caribou-like creature of Brother Branham's vision, representing America, the image to Rome in the natural/political realm, will rule with Rome for precisely forty-two months.

Russia will then attack America USA for a second time; annihilate the whole of the continent and the Vatican